TREASURE AND DOMINION

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AN ECONOMIC COMMENTARY ON LUKE

GARY NORTH

POINT FIVE PRESS
Dallas, Georgia

Treasure and Dominion: An Economic Commentary on Luke

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Published by
Point Five Press
P.O. Box 2778
Dallas, Georgia 30132

Typesetting by Kyle Shepherd

This book is dedicated to

George Grant

a specialist in helping the poor,
who is my choice to write a how-to manual

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PREFACE

And why call ye me, Lord, Lord, and do not the things which I say?

LUKE 6:46

This is Christianity's supreme question, generation after generation. It was originally a rhetorical question. It implied that His followers did not take His commands seriously enough to obey them. Two millennia later, Christians still suffer from the same hesitation. They are not sure what Jesus wants them to do. They wear **WWJD?** (What Would Jesus Do?) sweatshirts, but they have no clue as to how they might begin to answer their question, should anyone ask them to, which no one does. Their lack of specific answers to specific social, political, and economic questions is due to the fact that they have cut themselves off from the source of specifically biblical answers by means of another popular slogan, "We're under grace, not law!" As a result, they are under humanistic civil courts and lawyers.

What Jesus said He wanted His followers to do in the sphere of personal economics seems utopian to a fault, so His commands are ignored by most preachers. They always have been. In the recorded history of the church, the vast majority of Christians have not tithed. Unwilling to tithe, how seriously have they taken these words? "Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth" (Luke 12:33).[1] Not very. Yet Jesus said these words. What would Jesus do? Exactly what He personally did. "And Jesus said unto him, Foxes have holes, and birds of the air have nests; but the Son of man hath not where to lay his head" (Luke 9:58).[2]

1. Chapter 26.
2. Chapter 20.

Writing an economic commentary on the Gospel of Luke has been an emotionally unsettling experience for me. As I was writing the first edition, day by day, I found that the words on my computer's screen called me either to rethink or repent. In trying to explain Jesus' words, I found that my summaries of, and comments on, His words that dealt with personal economics placed me under conviction. I found in His words no acceptance of the supreme belief of the industrial and post-industrial West: faith in the socially redemptive power of compound economic growth. Instead, I found warnings against the personal pursuit of riches. *Yet **the pursuit of personal gain** is at the heart of all modern intellectual justifications of free market capitalism, and has been for over two centuries*. Jesus warned against the worship of mammon, while modern economists have placed mammon worship at the center of their analysis of how the world really works, and how it must work if we are to attain economic efficiency. Writing my economic commentary on Matthew's Gospel should have produced the same awareness, but Luke's is even more unrelenting in its condemnation of the pursuit of riches.

A. Wealth and Happiness

Today, the West is awash in riches, not only by all previous standards of living but also by the prevailing standard of living of three-quarters of the world's population, who do not live in the West, or in an oil-exporting Middle Eastern nation, or in one of the "Asian tigers."[3] But the attainment of unprecedented personal wealth has not produced satisfaction in the hearts and minds of most Westerners. On the contrary, their unprecedented wealth has inflamed their desire to attain even greater wealth. In 1999 and 2000, when I was writing the first edition of this commentary, popular magazines in the United States were dominated by cover stories promoting the systematic pursuit of wealth. This topic has remained popular. It has been popular for as long as men have attempted to improve their lives.

We live on the threshold of the conquest of world poverty. The West's economic growth rate of 2% to 3% per annum since about 1800 is now spreading to the impoverished masses of the world. It is conceivable that the poorest of the poor will live far better lives within a generation as the communications revolution spreads through smart phone technology, the Internet, computerization, and decentralized

3. Japan, Hong Kong, Singapore, South Korea, Taiwan.

information.[4] This possibility was not visible as recently as 1999, when I wrote the first edition of this commentary. The economic return on information technology is accelerating. This is a violation of what has been regarded as a fundamental economic law: *the law of diminishing returns*. It applies in the realm of matter. It appears not to apply in the realm of ideas.[5]

If economic growth continues, it will not produce satisfaction. We know that men operate under what can be described as a hedonic ratchet. They adjust to greater wealth, expecting more. Happiness does not increase in relation to increasing wealth, once men have gone beyond mere subsistence. This psychological fact protects men from major losses. They adjust downward, too. An affliction that they would have regarded as devastating before it struck them is not devastating to many. They learn to cope. Their total happiness recovers.[6] This is a blessing. This is why Paul could write that he was content, no matter what his condition was (Phil. 4:11–13).[7] His hedonic ratchet adjusted rapidly.

Increasing wealth poses a challenge to Christianity. First, the process appears to be autonomous. It is not the result of covenant-keeping (Deut. 28:1–14).[8] Negative economic sanctions (vv. 15–68) do not come. If permanent, this autonomous growth reverses the biblical social sanctions.[9] Second, Christians seem as caught up in the lust for wealth—for more—as other members of society.

B. American Christian Schizophrenia

The United States is socially Christian. Most of its citizens tell pollsters that they are church-attending followers of Jesus Christ. Most Americans think of themselves as reasonably faithful servants of Christ, but their magazine reading habits and television viewing hab-

4. Peter H. Diamandis and Steven Kotler, *Abundance: The Future Is Better Than You Think* (New York: Free Press, 2012).

5. This is consistent with biblical theology. God is infinite. Man is made in his image. Man can never become God. Mankind cannot reach infinity as a limit. There is always more to learn about God and His relation to the creation. The creation is finite. God is not. Learning more about God is not a curse. Its rate of return does not decline. There is always room for more. We should expect knowledge to produce accelerating returns.

6. Gary North, "Honeymooner Politics," LewRockwell.com (July 23, 2008).

7. Gary North, *Ethics and Dominion: An Economic Commentary on the Epistles* (Dallas, Georgia: Point Five Press, 2012), ch. 23.

8. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Point Five Press, [1999] 2012), ch. 69.

9. It does raise the issue of future widespread conversions as a way to transfer the wealth of nations to covenant-keepers: inheritance by adoption.

its indicate that they are spiritually adrift in a sea of unprecedented prosperity. Christ's words of warning regarding the corrupting effects of great wealth seem to have come to pass for the nation that supports more foreign missionaries for Christ than any other nation. The lifestyle of poverty that is adopted by indigenous missionaries in an economically backward foreign nation is verbally honored by the Christians who fund world missions. Yet most of these donors are caught up emotionally in the pursuit of riches. How can this be? Have they not understood Christ's words? Are they disobedient? Or do Christ's words mean something different from what they seem to mean?

In economic affairs, the modern church seems to be in violation of Jesus' explicit teachings. The church's silence on Jesus' call to sacrificial service and sacrificial charitable giving reveals a widespread complacency regarding the spiritual perils of prosperity, both personal and corporate. Jesus said, "And that [seed] which fell among thorns are they, which, when they have heard, go forth, and are choked with cares and riches and pleasures of this life, and bring no fruit to perfection" (Luke 8:14).[10] The church rarely preaches on the moral requirement of tithing. Yet Jesus told the religious leaders of Israel, "Woe unto you, scribes and Pharisees, hypocrites! for ye pay tithe of mint and anise and cummin, and have omitted the weightier matters of the law, judgment, mercy, and faith: these ought ye to have done, and not to leave the other undone" (Matt. 23:23). *These ought ye to have done*: this requirement surely applies to members of Christ's church if it applied to the Pharisees as a minimal requirement.[11] But pastors rarely mention this obligation to their congregations. They tell their followers to give generously, as the Holy Spirit leads. But the Holy Spirit seems to lead them to give much less than a tithe.

In stark contrast to most modern evangelical preaching, Jesus in the three synoptic Gospels is pictured as being hostile to the pursuit of riches. (John's account generally ignores economics.) The pursuit of great tangible wealth is both a spiritual snare and a delusion, Jesus warned. To pursue riches is foolishness that threatens the soul. "For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul?" (Matt. 16:26).[12] In Luke, this message dominates most of the accounts of

10. Chapter 15.

11. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2013), ch. 46.

12. *Ibid,* ch. 35. See chapter 19, below.

Jesus' discussion of money. Jesus made it clear that He had in mind tangible wealth in history, not intangible wealth in eternity. He recommended laying up treasure in heaven.

C. The Problem of Poverty

Christ's hostility to the pursuit of tangible wealth raises an intellectual problem. Ever since the publication of Adam Smith's book, *The Wealth of Nations* (1776), the personal pursuit of tangible wealth has been seen by free market economists as the sole engine for the reduction of widespread poverty.[13] If we had no other revelation from God except the Gospels, we would have to conclude that Smith's book is among the most wrongheaded in history. This would compel Christians to draw one of two conclusions: (1) every covenant-keeping society must learn to live with widespread poverty; or (2) charity is the only legitimate means of reducing widespread poverty. But charity alone has never been shown to be successful in reducing widespread poverty. Individual charity is ameliorative on a case-by-case basis, but there is no evidence that it has ever produced compound economic growth, which alone has reduced the burden of poverty on a society-wide basis.

This is a dilemma for Christians that can be solved only by an appeal beyond the Gospels to the Old Testament. We possess more written revelation from God than what we have in the Gospels and the New Testament's epistles. There is no doubt that the New Testament ignores the issue of national economic growth. Paul was generally hostile to the pursuit of personal wealth (I Tim. 6).[14] To find a biblical justification for national economic growth, we must search the Old Testament. This search should begin with Genesis 13:2: "And Abram was very rich in cattle, in silver, and in gold." His biological heirs were the designated beneficiaries of the covenant between God and Abram (Gen. 15; 17). But beneficiary status extended beyond biological sonship. It extended to all nations. "And the LORD said, Shall I hide from Abraham that thing which I do; Seeing that Abraham shall surely become a great and mighty nation, and all the nations of the earth shall be blessed in him? For I know him, that he will command his children and his household after him, and they shall keep the way of the LORD, to do justice and judgment; that the LORD

13. Gary North, *Hierarchy and Dominion: An Economic Commentary on First Timothy*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), Appendix C.

14. *Ibid.*, ch. 10.

may bring upon Abraham that which he hath spoken of him" (Gen. 18:17–19). This prophecy is significant for economic theory because the Old Testament links national obedience to God's law with national prosperity. "And the LORD shall make thee plenteous in goods, in the fruit of thy body, and in the fruit of thy cattle, and in the fruit of thy ground, in the land which the LORD sware unto thy fathers to give thee. The LORD shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and thou shalt not borrow" (Deut. 28:11–12).[15] Christians must go to the Old Testament in search of permanent economic principles, or else they must content themselves with repeated calls to personal poverty, which few Christians will heed.

Here is the Christian economist's problem: the Old Testament is what millions of Protestant Christians insist we must avoid in any search for authoritative standards. (Non-Protestant Christians also avoid the Old Testament. Instead, they go to natural law theory when they go to anything at all.) They tell us, "We're under grace, not law!" If this view of the Old Testament is correct, then modern Western man's tangible wealth—unprecedented in mankind's history—is not the product of institutional arrangements that are themselves the products of Christian principles. In fact, this great wealth is a snare and a delusion. Christians should therefore reject it and call men to return to the ideal of poverty, beginning with themselves. Such a message, not surprisingly, we do not hear very often. When we do hear it, it tends to be announced by an upper middle-class social studies professor, tenured and therefore immune to dismissal, at a humanist-accredited Christian liberal arts college.[16]

D. Jesus' Social Theory

In a review of a book by Robert Royal, *The Catholic Martyrs of the Twentieth Century* (Crossroad Publishing, 2000), libertarian and Catholic columnist Joseph Sobran wrote: "Unlike most spiritual leaders and moral leaders, Jesus of Nazareth offered no formula for worldly happiness and social order. Just the opposite: he told his disciples to take up their crosses (an image he used well before the Crucifixion) and to expect suffering. He warned them that the world would hate them as

15. North, *Inheritance and Dominion*, ch. 69.
16. *Ibid.*, Appendix F: "The Economic Re-Education of Ronald J. Sider."

it hated Him; it was their destiny as Christians."[17] His view is shared by most Christians today.

The problem for those who hold this view of Jesus' ministry arises as soon as any society embraces Christianity. This happened under the emperor Constantine and his successors, as Sobran noted. Martyrdom for Christians ceased. It reappeared with a vengeance in the twentieth century—the most militantly anti-Christian century since the fall of Rome. In the intervening centuries, how were Christians supposed to discover God-given answers for the multitude of social and political issues that confront leaders in every era? If Jesus really offered no social theory, then how could He have expected His followers to have known how to rule society from 325 A.D. to, say, 1700, when the moral art of casuistry began to disappear in the West? Without casuistry—the application of Christian principles to specific cases—the church becomes dependent on promoters of one or another nonchristian social theory.[18] The twentieth century revealed where this voluntary defection by Christians ends: either in the persecution of Christians, which is the left wing Enlightenment's answer to Christianity, or in their political marginalization, which is the right wing Enlightenment's answer.

It is true that Jesus did not teach a comprehensive social theory. He did not have to. He taught from the Old Testament. He said that He was the fulfillment of the Old Testament (Luke 4:16–21).[19] In His divine nature as the second person of the Trinity, He co-authored the Old Testament. Why would any Christian believe that Jesus annulled this judicial heritage? Why would He have done this? He did not say that He did this. Where is the evidence from Scripture that Jesus annulled the social theory that had been taught from Moses to Malachi?

If Jesus did annul all of the Old Testament law, His followers have a major problem: He did not explicitly replace it with anything. He has therefore seemingly left His people culturally impotent. The old political slogan, "You can't beat something with nothing," haunts all Christians who maintain this view of the Old Testament. They must defer socially and politically to anti-Christians, and do so in the name of Christ.

Ask these pro-annulment Christians if they believe in the Ten Commandments, and they say that they do. Then ask: On what basis? Ask them if they think that bestiality is immoral, and they assure you they do. Then ask them if they think that bestiality should be made

17. Joseph Sobran, "The Church of Silence" (May 18, 2000).
18. North, *Inheritance and Dominion*, ch. 40.
19. Chapter 6.

illegal. They begin to get nervous. Finally, ask them if they think that bestiality should be made a capital crime, and they back off. Yet the passages in the Bible where bestiality is condemned as morally evil call for the death penalty for those who practice it.

> And if a man lie with a beast, he shall surely be put to death: and ye shall slay the beast (Lev. 20:15).
>
> And if a woman approach unto any beast, and lie down thereto, thou shalt kill the woman, and the beast: they shall surely be put to death; their blood shall be upon them (Lev. 20:16).

The New Testament is silent on the practice of bestiality. So, in order to make a biblical case against the practice, a Christian must appeal to Leviticus. But most Christians do not want to have anything to do with Leviticus. That book is just too . . . too theonomic! Theonomy in turn is too theocratic. Christians prefer legalized bestiality to theocracy. Step by step, this is what they are getting.

This judicial schizophrenia of modern Christians has led to their political and cultural paralysis. Their paralysis has led either to their persecution or their marginalization politically. In the case of marginalization, most of them have praised the result. They have joined with humanists in an alliance called political pluralism.[20] They cry out, "Equal time for Jesus!" But equal time for Jesus has steadily become no time for Jesus in the public arena. Millions of pietistic Protestants prefer it this way. They believe that their retreat from public issues in the name of Jesus reduces their level of personal responsibility. It doesn't. It merely increases their vulnerability.

Mammon and Jesus cannot make a permanent alliance. Jesus taught: "No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon" (Luke 16:13).[21] Mammon's followers are increasingly consistent: they seek to remove Jesus from the public arena. Christians are not equally self-conscious. They still seek to achieve in politics what Jesus said is impossible anywhere in the universe. Then they wonder why they have so little influence. They invent eschatological systems to explain and even justify such a lack of influence.[22]

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20. Gary North, *Political Polytheism: The Myth of Pluralism* (Tyler, Texas: Institute for Christian Economics, 1989).

21. Chapter 39.

22. Gary North, *Millennialism and Social Theory* (Tyler, Texas: Institute for Christian Economics, 1990).

Conclusion

How can we make sense of Jesus' repeated warnings against the accumulation of earthly treasure? We must search both testaments for guidance. We must learn the ways in which Jesus accepted or modified the Old Testament in His teachings on wealth. This is why the Gospel of Luke is so important in the quest for a balanced biblical view of economics. Its account of Jesus' words on tangible wealth is not balanced. If we believe that biblical truth is balanced because it is universally applicable, then we must assume that something is missing in Luke's account, for there was balance in the Mosaic law. We must search for whatever is missing and why.

In Luke's Gospel, Jesus is most adamant about the spiritual dangers of riches. If long-term economic growth is the supreme evidence of God's common grace in modern history, as free market economists would insist that it is if they believed in either God or common grace, then why does the Gospel of Luke display such hostility to riches? I do my best to answer this question in this commentary.

(Note: in this book, I capitalize the word for the four written Gospels, which I differentiate from the gospel of Christ and the gospel of the kingdom. For these four books, the word "gospel" is a title.)

INTRODUCTION

Fear not, little flock; for it is your Father's good pleasure to give you the kingdom. Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth. For where your treasure is, there will your heart be also.

LUKE 12:32–34

A. Heavenly Treasure

The Gospel of Luke, more than the other three, returns continually to the theme of personal treasure. Jesus' economic message is encapsulated in these words: "For where your treasure is, there will your heart be also" (v. 34).

Treasure is an inescapable concept. It is never a question of treasure vs. no treasure. It is a question of the form, value, security, and location of one's treasure. Jesus told the rich young ruler, "Yet lackest thou one thing: sell all that thou hast, and distribute unto the poor, and thou shalt have treasure in heaven: and come, follow me" (Luke 18:22b). Jesus therefore told him to exchange treasure in history for treasure in eternity.[1] The young man's wealth was tangible. Jesus told him to exchange it for intangible wealth, i.e., wealth that cannot be lost or stolen, only accumulated.

Jesus strongly recommended the accumulation of heavenly treasure. This means that His disciples should adopt extreme future-orientation. In assessing the future, all men discount the value of expected future income. Economists call this rate of discount the rate of interest. The further away in time that an expected unit of income is, the less valuable it is in the present. The same discounting process also applies to expected future costs, although economists rarely dis-

1. Chapter 42.

cuss this aspect of the interest rate, except when they are discussing the economics of crime. They assume that expected future income is net income, with costs already deducted. This discounting process is a law of human action.[2] A positive interest rate cannot be avoided. The only question is: How high a rate of interest does a person use to discount his expected future income and future costs?

Jesus told His followers to elevate eternity above history in making their plans. First, He told them to fear hell more than any punishment in history. "But I will forewarn you whom ye shall fear: Fear him, which after he hath killed hath power to cast into hell; yea, I say unto you, Fear him" (Luke 12:5). "For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul?" (Matt. 16:26).[3] Second, He also told them to elevate the benefits of heaven far above any benefits attainable in history. This is why Christians are to lay up treasure in heaven. In economic terms, this means that the stream of income that will begin in heaven is guaranteed by God to last forever. In contrast, all streams of income in history are both uncertain and of short duration. "But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided?" (Luke 12:20).[4] The parable of the barn-builder is found only in Luke. This is consistent with Luke's concern with Jesus' words regarding the spiritual threat of riches.

B. The Author of This Gospel

No author is mentioned by name in the text of any of the four Gospels, yet the church has long identified each Gospel by the name of an author. A man named Luke had been Paul's travelling companion (Col. 4:14; Phm. 24; II Tim. 4:11).[5] Paul called Luke the beloved physician (II Tim. 4:14). There are indications in the text that the anonymous author was interested in the details of sickness.[6] Most conservative commentators assume that Luke the physician wrote the Gospel whose title has long carried his name. If this identification is accurate,

2. Ludwig von Mises, *Human Action: A Treatise on Economics* (New Haven, Connecticut: Yale University Press, 1949), ch. 19.

3. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 35. See chapter 19, below.

4. Chapter 25.

5. William Hendriksen, *New Testament Commentary: An Exposition of the Gospel According to Luke* (Grand Rapids, Michigan: Baker Book House, 1978), p. 4.

6. *Ibid*., p. 5.

then his main audience was the gentile world, just as Paul's was.

The Gospel of Luke emphasizes Jesus' warnings against the quest for riches more than the other three do. Gentiles were more likely to be caught up in the temporal quest for riches than Jews were. Gentiles had no concept of an absolutely sovereign God. Their gods were not sole creators. No absolute god of the gentiles was said to own the earth. No god of the gentiles claimed this for himself: "For every beast of the forest is mine, and the cattle upon a thousand hills. I know all the fowls of the mountains: and the wild beasts of the field are mine. If I were hungry, I would not tell thee: for the world is mine, and the fulness thereof. Will I eat the flesh of bulls, or drink the blood of goats?" (Psalm 50:10–13). The local gods of classical civilization demanded feeding. The head of a household placed food on the altar of local spirits of the field in order to keep them from haunting his home. The Jews knew better. They understood that animal sacrifices were not the care and feeding of God.[7] Animal sacrifices were judicially representative. They testified to men's own iniquity.

Jesus' words in the Gospel of Luke are uncompromising in their identification of riches as a snare. This is not to say that Matthew and Mark do not record many of these warnings. They do. But Luke's Gospel emphasizes them. This is especially evident in Luke's account of the Sermon on the Mount. Compare it to Matthew's account, which is far more comprehensive and much less focused on the sins of tangible wealth.[8]

C. Was Jesus Anti-Capitalistic?

What do I mean by the word, "capital"? I mean any asset that produces income for its owner. Capitalism is a social order that always results from a system of civil law that establishes a legal claim by individual owners to their capital assets and the fruits thereof. This system of private property is what biblical law establishes. This is why Christian critics of capitalism are hostile to biblical law. This is why they tell us that the Bible, meaning the Old Testament, must not be used by Christians to discover blueprints for economics.[9]

In my analysis of Jesus' attitude toward earthly riches, I consider two forms of capital: tangible and intangible. Tangible capital can

7. Jacob Milgrom, *Leviticus 1–16*, vol. 3 of *The Anchor Bible* (New York: Doubleday, 1991), p. 59.

8. Chapter 9.

9. Chapter 48:C:2.

be sold or transferred in discrete units that will produce income for the new owners: money, tools, and land. Other forms of capital are called human capital: morality, knowledge, reputation, managerial skill, economic forecasting ability, etc. Human capital is intangible. The output of human capital can be sold, but not the capital asset itself, unless (1) slavery is legal and (2) slaves are expected by potential buyers to remain obedient. These two forms of wealth should be kept distinct in the mind of anyone who tries to explain Jesus' hostility to riches. He was not hostile to human capital.

Jesus' hostility to the accumulation of great tangible wealth raises an important question: Was He anti-capitalistic? He was not opposed to privately owned property. He was not an advocate of high taxation or discriminatory rates of taxation, today called graduated taxation or progressive taxation. What makes His message so very different from the intellectual defense of the free market offered by secular economists—and most economists have been intensely secular—is that He recommended the exchange of earthly tangible capital for eternal intangible capital. He recommended charitable giving.

A question then arises: Did Jesus abandon the Old Testament's teachings on tangible wealth? Most notably, there is the section in Deuteronomy 28 that links wealth and dominion in history. "And the LORD shall make thee plenteous in goods, in the fruit of thy body, and in the fruit of thy cattle, and in the fruit of thy ground, in the land which the LORD sware unto thy fathers to give thee. The LORD shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and thou shalt not borrow. And the LORD shall make thee the head, and not the tail; and thou shalt be above only, and thou shalt not be beneath; if that thou hearken unto the commandments of the LORD thy God, which I command thee this day, to observe and to do them" (Deut. 28:11–13).[10] Deuteronomy announced a predictable relationship between a nation's moral capital—its obedience to God's Bible-revealed law—and its tangible capital in the broadest sense (vv. 1–14). It also declared the reverse: disobedience to God and reduced tangible wealth (vv. 15–68).

Was this covenantal promise tied exclusively to the nation of Israel? Has this relationship between tangible wealth and dominion in history ceased in the New Covenant? Jesus' teaching on wealth seems

10. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 69.

to indicate that it has. But if Jesus really did annul the Old Covenant's view of tangible wealth, then the dominion covenant (Gen. 1:26–28)[11] has either ceased to apply in the New Covenant, or else it is to be fulfilled in ways very different from what Moses revealed to God's people.

Then there is the question of inheritance. If a man has given away his goods, what can he pass on to his sons? The Old Covenant recommended leaving an earthly inheritance. "Wait on the LORD, and keep his way, and he shall exalt thee to inherit the land: when the wicked are cut off, thou shalt see it" (Ps. 37:34). "A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just" (Prov. 13:22).[12] "House and riches are the inheritance of fathers and a prudent wife is from the LORD" (Prov. 19:14).[13] Does a prudent wife remain a sought-after New Covenant gift from God, but not the inheritance of fathers?

There is no question of the following fact. Jesus did not quote any Old Testament passages that recommend the accumulation of tangible wealth, even as a tool of dominion. He preached against the quest for personal riches. But so had the author of Proverbs. "Remove far from me vanity and lies: give me neither poverty nor riches; feed me with food convenient for me: Lest I be full, and deny thee, and say, Who is the LORD? or lest I be poor, and steal, and take the name of my God in vain" (Prov. 30:8–9).[14] The author of Proverbs, who was by far the richest king in Israel's history, recognized the threat of great riches: autonomy. A rich man is tempted to say, "Who is the Lord?" This is an extension of Moses' warning against thinking autonomously, "My power and the might of mine hand hath gotten me this wealth" (Deut. 8:17).[15]

The logic of modern capitalism is this: personal thrift produces saving, saving leads to investment in tools, tools increase men's output, and output produces personal wealth. This was surely Adam Smith's logic in *The Wealth of Nations* (1776). There is no trace of this logic in the Gospels. Jesus recommended charity rather than the accumulation of tangible capital. But personal charity is regarded by

11. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis*, 2nd ed. (Dallas, Georgia: Point Five Press, 2012), chaps. 3, 4.

12. Gary North, *Wisdom and Dominion: An Economic Commentary on Proverbs* (Dallas, Georgia: Point Five Press, [2007] 2012), ch. 41.

13. *Ibid.*, ch. 55.

14. *Ibid.*, ch. 85.

15. North, *Inheritance and Dominion*, ch. 21.

economists as ameliorative at best. Because charity does not usually increase the supply of tangible capital, society will remain poor to the extent that men give their money away to the poor. Better for the poor when people invest their money rather than give it to the poor. Writes F. A. Harper,[16] a libertarian economist who mentored me in 1961: "Both fact and logic seem to me to support the view that savings invested in privately owned economic tools of production amount to an act of charity. And further, I believe it to be—as a type—the greatest economic charity of all."[17] Henry Hazlitt, whose book, *Economics in One Lesson* (1946), became the most widely read defense of the free market in the twentieth century, quoted this statement approvingly.[18] Such is the logic of most defenders of the free market. I did not fully trust this analysis in 1961, and I still don't. It is incomplete. But in terms of reducing poverty, nothing has rivaled the free market, with its principle of enlightened self-interest.

Can Jesus' words be reconciled with Adam Smith's? If not, must Christians abandon Adam Smith? Or was Jesus speaking only to His first-century disciples? If He was speaking to His disciples down through the ages, then what is the New Testament's solution to poverty? Does it offer one? Capitalism does.

D. The Reduction of Poverty

Adam Smith's famous book is known by its abbreviated name, just as Charles Darwin's is. Its full title is *An Inquiry into the Nature and Causes of the Wealth of Nations*. (Darwin's is *On the Origin of Species by Means of Natural Selection, or the Preservation of Favoured Races in the Struggle for Life*.) Smith could just have easily titled his book, *An Inquiry into the Nature and Causes of the Poverty of Nations*, but he was interested in wealth and how it can be increased. He believed, accurately, that most men are interested in increasing their tangible wealth and the wider range of choices that accompanies it. Smith was interested in discovering the causes of economic growth, not the causes of economic stagnation. Economic stagnation needed no explanation in Adam Smith's day or Adam and Eve's day. Economic growth did.

16. Paul L. Poirot, "The Writings of F. A. Harper—A Review," *The Freeman*, XXIX (Aug. 1979).

17. F. A. Harper, "The Greatest Economic Charity," in Mary Sennholz (ed.), *On Freedom and Free Enterprise: Essays in Honor of Ludwig von Mises* (Princeton, New Jersey: Van Nostrand, 1956), p. 99.

18. Henry Hazlitt, *The Conquest of Poverty* (New Rochelle, New York: Arlington House, 1973), ch. 19, note #4.

Beginning in Smith's era, the West has experienced an increase of tangible wealth at about two percent to three percent per annum.[19] England's industrial revolution—the first sustained compound economic growth revolution in history—began in earnest about the time that Smith's book appeared. Compound economic growth has gone on in the West for over two centuries. This has made the West rich. By today's standards, the richest nations in Smith's day would be underdeveloped nations today. How did this transformation happen? Not by any great increase in people's rate of giving to the poor. There had been government poor laws for over two centuries in England prior to 1776. There had been private charity.[20] But there had not been sustained economic growth.

The modern defense of the private property social order has usually invoked capitalism's widespread elimination of mass poverty. No other social system has been equally successful in raising hundreds of millions of people out of abject poverty. There have been very few defenders of capitalism who have invoked its ability to make a few people very rich. The main exceptions were a few free market social Darwinists in the late nineteenth century,[21] who defended capitalism as the survival of the fittest. In fact, the very phrase attributed to Darwin—the survival of the fittest—was first used by the premier social Darwinist, sociologist (and former railway engineer) Herbert Spencer (1820–1903),[22] and was adopted by Darwin in a later edition of *Origin of Species*. This short-lived defense of capitalism had fallen into disrepute by 1910.

The economic question is this: Should we expect to see those who have become covenant-keepers increase their tangible wealth? This generally does take place, for men become more self-disciplined and more future-oriented after they are redeemed by God's grace. But if all Christians were to give away most of their goods to the poor, would society continue to experience increasing per capita wealth? Would many of the poor recipients of these donations squander most of the money, leaving them and the donors decapitalized? Would this decapitalization thwart the compounding process? If charity does

19. Walt W. Rostow, *The World Economy: History & Prospect* (Austin: University of Texas Press, 1978), p. 48.

20. W. K. Jordan, *Philanthropy in England, 1480–1660* (New York: Russell Sage Foundation, 1959). This is a summary volume of three other regional studies.

21. These social Darwinists should be distinguished from the pro-government planning social Darwinists of the same era and beyond, most notably Lester Frank Ward. See North, *Sovereignty and Dominion*, Appendix A.

22. Spencer, *Principles of Biology* (1864).

not produce the wealth-compounding process that reduces abject poverty, then wouldn't a great spiritual revival lead to the impoverishment of the West?

E. The 20-80 Rule

The Bible's recommended goal is middle-class wealth. Jesus said, "For the poor always ye have with you; but me ye have not always" (John 12:8). This statement appears in three of the Gospels (see Matt. 26:11; Mark 14:7), but not Luke's. If we will always have the poor with us, then we will always have the rich with us. The question is: What percentage of rich people will we have? Even more important, how much of the world's tangible wealth will the rich control? The answer is, most of it.

1. The Distribution of Wealth

The shape of either a nation's wealth distribution curve or its income distribution curve does not resemble the shape of its population curve. The population curve in a Western nation bulges with the middle class. In an economically undeveloped nation, it bulges with the poor. In contrast, both the income distribution curve and the wealth distribution curve bulge with the rich, generation after generation. This does not mean that the same families remain rich. It does mean that the richest 20% of the population owns most of the wealth and gains most of the income at any given time. The shape of the income distribution curve resists alteration, generation after generation, in every nation.

Italian sociologist-economist Vilfredo Pareto in the late nineteenth century made detailed investigations of the distribution of income in European nations. He discovered an amazing fact: the slope of the income curve, from the richest to the poorest members of society, was similar in every nation that he studied. The richest members received most of a nation's income. This statistical relationship, first published in 1897,[23] has not changed significantly over the last century, irrespective of the economic policies of individual industrial nations. Later studies by other economic historians indicated that in 1835–40, 1883, and 1919 in Great Britain, the richest 10% received 50% of the nation's income.[24] This statistical relationship has come to be known as the Pa-

23. Vilfredo Pareto, *Cours d' Econonomie Politique*, vol. 2 (1897), pp. 370–72. The book has still not been translated into English, although it remains famous.

24. D. H. Macgregor, "Pareto's Law," *Economic Journal* (March 1936), pp. 81, 86. Re-

reto law or the Pareto rule or the 20-80 rule. A 20-80 distribution has been found to apply in social institution after institution, as well as in their diverse operations.[25] No one seems to know why. An economist wrote in 1965: "For a very long time, the Pareto law has lumbered the economic scene like an erratic block on the landscape; an empirical law which nobody can explain."[26]

A 1998 study by the Centre for the Study of Living Standards in Ottawa, Canada, revealed that the 20-80 rule still applied quite well in the United States.[27] The top 20% of the population owned 81% of household wealth in 1962, 81.3% in 1983, 83.5% in 1989, 83.7% in 1995, and 84.3% in 1997. For the top one%, the figures are as follows: 1962: 33.4%; 1983: 33.8%; 1989: 37.4%; 1995: 37.6%; 1997: 39.1%. These changes have been in the direction of greater concentration of tangible wealth in the United States.

This seems impossible. Don't middle-class people own their homes? No; they reside in them, but they borrow to buy them. They pay mortgages. The rich are the holders of these mortgages. Title is passed to the home owner, but the asset has a debt against it. Most middle-class people own very little debt-free marketable wealth. They use debt to buy depreciating assets: consumer goods.

The rich use their money to buy what they hope will be appreciating assets and income-producing assets. They save a much higher percentage of their wealth. When the rich in one nation cease to save at high rates, the rich in other nations replace them as the source of capital."The stranger that is within thee shall get up above thee very high; and thou shalt come down very low. He shall lend to thee, and thou shalt not lend to him: he shall be the head, and thou shalt be the tail" (Deut. 28:43–44).[28]

There is no known way for any industrial society to alter significantly the share of tangible wealth owned by the rich. When political force has been applied in the form of tax policy, the percentages have stayed pretty much the same. It is not even clear that there will be

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printed in Mark Blaug (ed.), *Vilfredo Pareto (1848–1923)* (Brookfield, Vermont: Edward Elgar, 1992), pp. 21, 26.

25. Richard Koch, *The 80/20 Principle: The Secret of Achieving More With Less* (New York: Currency/Doubleday, 1998).

26. Josef Steindl, *Random Processes and the Growth of Firms: A Study of the Pareto Law* (London: Charles Griffin, 1965), p. 18. Cited in ibid., p. 3.

27. John Schmitt, Lawrence Mishel, and Jared Bernstein, paper prepared for a panel on "Economic Well-being in North America," Canadian Economic Association Meetings, May 31, 1998, Table 7.

28. North, *Inheritance and Dominion*, ch. 69.

different wealth holders after the new taxation policies are in force, unless the existing wealth owners are deliberately expropriated or executed, as they were in Communist nations. The Bible does not authorize the use of the monopolistic force of civil government to redistribute private wealth an attempt to achieve greater equality.

The key economic issue regarding wealth distribution is this: the lawful means for gaining control over tangible capital in a particular society. How do the rich gain their share of the national wealth? By power, by bribery, by political skills, or by satisfying customer demand? To benefit the largest number of people in society, civil governments should establish legal guarantees to all owners of property.[29] This will encourage the self-interested rich to continue to use their wealth for customer-satisfying purposes. The rich should continue to save, invest, and provide tools for their employees. The legal protection of all people's right to own and use property will also encourage the bottom 80% to do the same. Through competition to satisfy customers, members of lower-income groups will steadily replace those in the higher-income groups. Technological innovation is especially conducive to this replacement phenomenon. The percentage of tangible capital in each quintile will not change very much, but the amount of wealth produced by this capital will increase dramatically over time, as the compound growth process takes over.

Capital accumulation by the richest 20% of the population is the most important measurable source of a capitalist society's increasing tangible wealth. The rich provide the money that buys the tools that raise the output and wealth of the other classes.

But tools are not enough to make a society rich among nations. A society's other classes must possess moral capital, such as the willingness to work hard, future-orientation, honesty, and a good reputation. Moral capital is intangible, but it is nonetheless real. It produces income for its owners.

2. Moral Capital

If we consider moral capital as income-producing capital, then the Pareto wealth distribution curve does not apply. There is only so much moral capital that any person can possess. The rich man cannot amass moral capital in the way that he can amass tangible capital.

Let me clarify my argument by an example. Assume that in na-

29. Tom Bethell, *The Noblest Triumph: Property and Prosperity through the Ages* (New York: St. Martin's, 1998).

tion A, only the rich are literate. This means that the national rate of illiteracy is 80%. In nation B, there is almost universal literacy. Without knowing anything else about the tangible wealth of either nation, which nation would you guess has the richest rich people? I am speaking only of the top 20% of the population. I would guess nation B. But what if I am incorrect? What if nation A is richer, perhaps because it is a small, oligarchical, oil-exporting nation? Which group of rich people do you think will be richer one century later if the literacy rates stay the same in both nations, assuming that the rich in both nations do not send their investment capital outside their respective countries? I would still guess nation B. This has nothing to do with investment decisions made by the rich. It has everything to do with the determination of the less rich to learn how to read—a determination based on their moral capital. A rising tide of literacy raises all economic ships: poor, middle class, and rich. I argue that this same principle of national wealth formation applies to moral capital in general.

Without widely distributed moral capital, today's rich people could not retain the market value of their investment capital for long. Competent and honest employees would become increasingly scarce and costly, thereby lowering the market value of investment capital. Voters would become envy-driven. They would elect politicians who would seek to confiscate the wealth of the rich in the name of the poor on behalf of middle-class voters (minus 50% for government handling). Per capita productivity would slow, stagnate, or fall. So would the nation's wealth. The shape of the wealth distribution curve would remain the same—heavily concentrated in the top 20%—but the growth of wealth in society would slow down or even decline.

F. When Christians Get Richer

Most rich people in history have not responded positively to the gospel of eternal salvation. Jesus said this repeatedly. His analogy of the camel going through the eye of a needle is representative of His view regarding the eternal abode of the rich. Their resistance to the gospel has not changed since Jesus' era. Far more middle-class people respond. Far more poor people respond.

1. Capital and Wealth

This creates a peculiar anomaly in a capitalist society. Rich covenant-breakers own most of the marketable wealth, but covenant-keepers become beneficiaries of wealth accumulation by the rich. This is

because increasing per capita investment by the rich produces increasing per capita income for workers. Wages go up when workers' productivity rises. The owners of capital bid against each other to employ workers who can put the owners' tools to profitable use.

The rich want to get richer, so they invest. They do not consume all that they own. They do not invest in order to increase the incomes of the lower 80%. Their motivation is not charitable, yet the reduction of poverty under free market capitalism is greater than any system of charity has ever produced. Poverty is alleviated or eliminated for large numbers of people. Those people who are statistically most likely to reject the gospel of Christ make self-interested investment decisions that help the poor. Non-rich members of society are made richer by means of capital accumulation by the rich. The rich trust in their tangible wealth, and this eschatologically misplaced trust lures them into eternal destruction. This trust also produces increasing tangible wealth for both the middle class and the poor in capitalist societies.

This presents a dilemma for Christian economists. It is a theological version of the moral dilemma posed by Bernard Mandeville's poem and book-long defense, *The Fable of the Bees: Private Vices, Publick Benefits* (1714): greedy acts by rich individuals produce socially beneficial results. Greed in a free market society mitigates the poverty-inducing effects of sin. This view creates a moral obligation on the part of moral reformers to suggest workable social alternatives to the greedy behavior they seek to eliminate. James McCosh, the president of the College of New Jersey (re-named Princeton University in 1896), a Calvinist and moral philosopher, wrote in 1875:

> Mandeville, in "The Fable of the Bees," had advanced some curious and doubtful speculations as to private vices being public benefits; showing that the power and grandeur of any nation depend much upon the number of people and their industry, which cannot be procured unless there be consumption of manufactures; and that the intemperance, luxury, and pride of men consume manufactures, and promote industry. The author has here caught hold of a positive and important truth, the explanation of which carries us into some of the deepest mysteries of Providence, in which we see good springing out of vice, and God ruling this world in spite of its wickedness, and by means of its wickedness, but without identifying himself with it. But Mandeville was not able to solve the profound problem, and in dealing with it he uses expressions which look as if he intended to justify, or at least to palliate vice.[30]

30. James McCosh, *The Scottish Philosophy: From Hutcheson to Hamilton* (New York: Robert Carter & Brothers., 1874), p. 56.

Mandeville's book showed that spending on luxuries by the rich provides employment to the poor, which is a public benefit. Far better for the poor, argue free market economists, is for the rich to reduce their spending on luxuries and invest their savings in capital goods that provide employment for the poor, who then produce consumption goods for the middle class or the poor, who greatly outnumber the rich—hence, broader markets. But the dilemma for Christian economists remains the same: the wealth-creating substitution of investment for charity. Jesus recommended charity, not investing.

2. Evangelism and Tangible Wealth

The long-term increase in tangible wealth owned by the bottom 80% under capitalism does not automatically produce better-funded evangelism programs. Put another way, this increased wealth does not automatically increase the moral capital of society. It may even reduce it. Moses made this clear: "And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth" (Deut. 8:17).[31] So did Jesus in the parable of the four soils (Luke 8:11–15).[32]

Historically, the extension of the gospel has been funded mainly by the middle class and the poor. The rich do not accept the gospel or fund its extension. Because an increase in a society's moral capital will increase its per capita tangible wealth, we can safely conclude that when Christians use their tangible wealth to fund missionaries, to provide children with a Christian education, and to do all of the other things that extend the kingdom of God in history, society will become visibly richer over time. There can be positive feedback between moral capital and tangible capital. Moses made this clear, too. "But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day" (Deut. 8:18).[33]

3. Negative Feedback

The problem is, there may not be positive feedback. Increasing tangible wealth can make covenant-keepers forgetful about the source of their wealth: God. This is the great spiritual threat posed by tangible wealth and most forms of intangible wealth, such as the information imparted by higher education (humanistic). The key social

31. North, *Inheritance and Dominion*, ch. 21.
32. Chapter 15.
33. North, *Inheritance and Dominion*, ch. 22.

asset is moral capital, which in turn rests on a Trinitarian confession of faith and a resulting response: "Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy strength, and with all thy mind; and thy neighbour as thyself" (Luke 10:27b).

Christians in the industrial West have become progressively richer over time, along with most members of their society. Today, they are able to save more money and give away vastly more money than they could have done two centuries ago. Their basic needs are being met by their capital-engendered productivity, which in turn is based heavily on investment by the covenant-breaking rich. We might imagine that Christians would donate ever-larger percentages of their income to missions and other non-profit, kingdom-building projects as their tangible wealth increases. Yet such has not been the case. The modern Western Christian does not tithe. He can afford to, but he refuses. The vast majority of Christians living in the industrial world are rich by the standards of the rest of the world and also by the standards of most of mankind's history, yet they do not tithe. As they become richer, they begin to take on the attributes of the covenant-breaking rich. They forget to acknowledge God as the source of their wealth.

So, we are back to my original question: What is the Bible's program for reducing poverty? The Old Covenant had a solution: the Mosaic law. David declared: "I have been young, and now am old; yet have I not seen the righteous forsaken, nor his seed begging bread" (Ps. 37:25).[34] But if Jesus abandoned the Mosaic laws governing wealth creation, then Christians have a responsibility to discover in the New Testament some other system of economic cause and effect, some other way of raising large numbers of poor people out of abject poverty—a way that is more reliable in this regard than capitalism. I am aware of no theory of compound economic growth that recommends as the growth process's initiating act the overnight de-capitalization of all Christians on behalf of the masses of poor people, who can easily consume in a few weeks whatever wealth that Christians are willing to transfer to them.

G. From Mission Society to Transformed Society

In Chapter 26, I argue that Jesus' command to His disciples to sell everything they possessed and give the money to the poor was a call to world missions. He was laying down rules that would govern the

34. Gary North, *Confidence and Dominion: An Economic Commentary on Psalms* (Dallas, Georgia: Point Five Press, 2012), ch. 6.

church's initial missionary society, which was the church itself. He was calling His disciples to break visibly and emotionally with Old Covenant Israel. By surrendering ownership of all their encumbering assets, including money, they would strip themselves of any connection to national Israel and its doomed future. They would bring the gospel to the gentiles.

1. Geographical Mobility

Those disciples who followed His advice became sufficiently mobile so that they successfully fled from Jerusalem at the time of the first great persecution, which began after the stoning of Stephen. "And Saul was consenting unto his death. And at that time there was a great persecution against the church which was at Jerusalem; and they were all scattered abroad throughout the regions of Judaea and Samaria, except the apostles" (Acts 8:1). This initial scattering produced Christianity's first great missionary outreach.

Consider foreign missions as a program of capital exportation. The capital in question is moral capital. As a result of a successful foreign missions program, the targets of the missionaries' preaching will adopt the message as their own. This message will eventually transform a covenant-breaking pagan society into a covenant-keeping one. The new converts will begin to re-structure their lives according to the gospel. But men cannot change just one thing. One change begets another, as men adjust to the changes. This is a good thing. There is much in a covenant-breaking society that needs to be changed. Salvation is as comprehensive as sin is.[35] The gospel produces massive changes in any covenant-breaking social order. One of these changes is the increase of per capita wealth. People in general become richer. A different group of people will replace the existing holders of great wealth in the top 20%.

Every society must be governed by moral and legal standards. This raises the question: By what standard? If not biblical law, then what?[36] If the Mosaic law were to become the basis of a nation's judicial system, private property would be protected. Men are commanded not

35. Gary North, "Comprehensive Redemption: A Theology of Social Action," in *Journal of Christian Reconstruction*, VIII (Summer 1981). Reprinted in Gary North, *Is the World Running Down? Crisis in the Christian Worldview* (Tyler, Texas: Institute for Christian Economics, 1988), Appendix C.

36. Greg L. Bahnsen, *No Other Standard: Theonomy and Its Critics* (Tyler, Texas: Institute for Christian Economics, 1991).

to steal (Ex. 20:15).[37] They are told not to covet their neighbor's property (Ex. 20:17).[38] They are commanded not to secretly change the boundaries of their land (Deut. 19:14).[39] They are told not to use false weights and measures (Deut. 25:13).[40] The protection of privately owned property eventually produces economic growth. The crushing burden of poverty is lifted from most members of a redeemed society. The rich get richer, but so do the poor.[41]

Once the capital-accumulating system of compound economic growth begins, how valid is Jesus' command that His disciples sell all their possessions and give to the poor? Wouldn't this impoverish the entire society? What if Christians have become the richest people in the society, as a result of their greater diligence, honesty, and productivity? Should they de-capitalize themselves in a wave of charitable giving? Should they sell their income-producing assets to covenant-breakers? Wouldn't this transfer social influence to covenant-breakers? Wouldn't this reduce national economic growth by transferring the tools of production into the hands of less morally reliable people who are less productive?

2. Social Redemption

These questions raise the issue of social redemption: the systematic buying back of public institutions through Christian social action. God's law heals institutions as well as individuals. This creates new levels of responsibility. With greater benefits come greater responsibilities.[42] Is an economic strategy that was appropriate for the early church's initial missionary venture equally appropriate for the period of covenantal consolidation of a newly redeemed social order? The institutional church has always said *no*. Has the church been wrong?

A rich man who sells his assets and gives to the poor has completed a one-time transaction. His wealth-generating assets have now been transferred to someone else. If the donor is a Christian, then the new owner is probably a covenant-breaker, who may use these capital assets to fund a rival kingdom. So, the question is: Is this strategy of using charity to ameliorate individual poverty, but at the expense of

37. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 2, *Decalogue and Dominion* (1986) ch. 28.
38. *Ibid.*, ch. 20.
39. North, *Inheritance and Dominion*, ch. 44.
40. *Ibid.*, ch. 65.
41. Chapter 16.
42. Chapter 28.

the decapitalization of Christians, a universal requirement? Will this strategy, if obeyed by Christians (which it rarely is), lead to a greater reduction of poverty over time than a program of thrift and investment would? Will it lead to a greater extension of God's kingdom, once a society has adopted the biblical covenant? The secular economist would say *no*. So do I.

The Gospels do not discuss the possibility of social transformation. The Old Covenant did. "After the doings of the land of Egypt, wherein ye dwelt, shall ye not do: and after the doings of the land of Canaan, whither I bring you, shall ye not do: neither shall ye walk in their ordinances. Ye shall do my judgments, and keep mine ordinances, to walk therein: I am the LORD your God. Ye shall therefore keep my statutes, and my judgments: which if a man do, he shall live in them: I am the LORD" (Lev. 18:3–5). Those Christians who argue that Jesus annulled all of the Mosaic laws have a major problem. They do not have any answer to this post-redemption question: "How should we live now?" They have instructions from Jesus regarding the sale of all of their goods and distribution of this money to the poor, which they have not obeyed personally. Is this all the economic guidance they can offer to new converts?

Conclusion

Jesus recommended an investment strategy: the exchange of earthly treasure for eternal treasure. "Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth. For where your treasure is, there will your heart be also" (Luke 12: 33–34). The issue here is two-fold: the permanence of one's treasure and the focus of one's hopes.

Jesus told the disciples to avoid trusting in tangible wealth. They were to trust in God. Anything that threatened to undermine their faith in God by substituting faith in earthly treasure in place of God is a snare and a delusion, He warned. His disciples had to break the lure of a substitute faith in mammon. They were to do this by self-imposed poverty.

But what about the rest of us? Can we break our addiction to our confidence in tangible wealth, but without giving away everything we own, unlike what the disciples were told to do? Does tangible wealth offer the same degree of risk to every Christian that alcohol offers to every recovering alcoholic? The institutional church has always said *no*.

Protestant fundamentalists argue that a person should never drink alcohol, because he might become addicted, even though the vast majority of people who drink alcohol do not become alcoholics. Fundamentalists never say this about money. But Jesus' words indicate that the threat of addiction to money is far more widespread than the threat of addiction to alcohol, a threat which He did not bother to mention.[43]

Jesus said nothing against the private ownership of the means of production, but He repeatedly advised his followers to avoid extensive ownership. He told them to sell what they owned and give to the poor. If this command is a universal rule, obedience would mandate that capital be transferred to non-Christians, sale by sale. Christians would live as permanent strangers in the land. They would remain as stewards of covenant-breaking capital owners rather than becoming capitalist stewards under God by way of serving customers.

To determine whether this really is what Jesus has required of His people down through the ages, we must carefully consider the Gospel of Luke. We must consider especially Jesus' concept of treasure.

(Unless otherwise noted in the text, when I write of wealth or riches in this commentary, I have in mind income-producing tangible assets.)

43. North, *Inheritance and Dominion*, Appendix G.

1

REVERSAL OF FORTUNE: COVENANTAL SANCTIONS

He hath shewed strength with his arm; he hath scattered the proud in the imagination of their hearts. He hath put down the mighty from their seats, and exalted them of low degree. He hath filled the hungry with good things; and the rich he hath sent empty away.

LUKE 1:51–53

The theocentric principle undergirding this passage is God as the sanctions-bringer in history. He brings positive sanctions on covenant-keepers, but negative sanctions on covenant-breakers. This is point four of the biblical covenant.[1]

A. The Magnificent Magnificat

Mary made this eloquent declaration in front of her relative, Elizabeth. Elizabeth had just confessed, "Blessed art thou among women, and blessed is the fruit of thy womb" (v. 42a). Elizabeth had affirmed her faith in the fulfillment of an angelic prophecy to Mary: "And blessed is she that believed: for there shall be a performance of those things which were told her from the Lord" (v. 45). What had Mary been told by the angel? This: "And, behold, thou shalt conceive in thy womb, and bring forth a son, and shalt call his name JESUS. He shall be great, and shall be called the Son of the Highest: and the Lord God shall give unto him the throne of his father David: And he shall reign over the house of Jacob for ever; and of his kingdom there shall be no end" (vv. 31–33). The issue here was judicial: Jesus possessed legal

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

title to the throne of David. The issue was also eschatological: His permanent kingdom reign. This was obviously a messianic prophecy. Mary's response to this prophecy was a declaration of God's imposition of sanctions in Israel's history. The supernaturally imposed sanctions of the past testified to God's ability to impose sanctions in the future. Her son would be the sanctions-bringer, the Messiah.

Mary's response to Elizabeth's affirmation appears in the passage that is sometimes called the Magnificat, referring to the first word in the passage in Latin translation: "My soul magnifies (glorifies) the Lord." The passage is itself magnificent. That a young woman could formulate such a profound theological passage with such poetic power as this testifies to the power of the liturgical effects of worship in the synagogue. The power of her language reflects years of exposure to the psalms.

Her summary of God's acts in history indicates a challenge to "the powers that be." Mary declared that God elevates the powerless and casts down the powerful. He is sovereign over the affairs of men. Her personal experience would be proof of God's power to lift a person out of obscurity into prominence. Mary saw herself as a nobody who was about to become a somebody: "For he hath regarded the low estate of his handmaiden: for, behold, from henceforth all generations shall call me blessed" (v. 48). This would be her personal reversal of fortune.

She also affirmed the existence of the God who had previously intervened in Israel's history to overturn rich and powerful oppressors. "He hath shewed strength with his arm; he hath scattered the proud in the imagination of their hearts. He hath put down the mighty from their seats, and exalted them of low degree. He hath filled the hungry with good things; and the rich he hath sent empty away" (vv. 51–53). He did this out of mercy. "And his mercy is on them that fear him from generation to generation" (v. 50). God's mercy in history is beneficial for the downcast and a disaster for those people in power.

Why should this be the case? Why should mercy to the poor involve negative sanctions against those in power? Why must there be a reversal of fortune downward as well as upward? The biblical answer is covenantal ethics. Previously prevailing social orders in history had been based on anti-biblical legal principles. By defying God's law, rulers had been able to rule oppressively. God has repeatedly intervened in Israel's history, she declared, to overturn these oppressive regimes.

Mary's declaration pointed to an imminent overturning. It was to be *the* overturning in Israel's history: the advent of the Messiah. It

would involve the overturning of Israel's political order. Ezekiel had announced: "Therefore thus saith the Lord GOD; Because ye have made your iniquity to be remembered, in that your transgressions are discovered, so that in all your doings your sins do appear; because, I say, that ye are come to remembrance, ye shall be taken with the hand. And thou, profane wicked prince of Israel, whose day is come, when iniquity shall have an end, Thus saith the Lord GOD; Remove the diadem, and take off the crown: this shall not be the same: exalt him that is low, and abase him that is high. I will overturn, overturn, overturn, it: and it shall be no more, until he come whose right it is; and I will give it him" (Ezek. 21:24–27). Ezekiel's prophecy looked back to Jacob's prophetic blessing on Judah: "The sceptre shall not depart from Judah, nor a lawgiver from between his feet, until Shiloh come; and unto him shall the gathering of the people be" (Gen. 49: 10). Mary's son Jesus would be the fulfillment of both prophecies. He would be the one to overturn the old order in the name of a new order. But this new order would not violate the ethical standards of God's Old Covenant. On the contrary, the new order would fulfill the old order and extend it into the hearts of redeemed people. We read this in Hebrews, which cited Jeremiah's prophecy (Jer. 31:33–34): "For this is the covenant that I will make with the house of Israel after those days, saith the Lord; I will put my laws into their mind, and write them in their hearts: and I will be to them a God, and they shall be to me a people: And they shall not teach every man his neighbour, and every man his brother, saying, Know the Lord: for all shall know me, from the least to the greatest. For I will be merciful to their unrighteousness, and their sins and their iniquities will I remember no more. In that he saith, A new covenant, he hath made the first old. Now that which decayeth and waxeth old is ready to vanish away" (Heb. 8:10–13).

B. The Hungry and the Rich

The mark of poverty in Israel was hunger. David had declared, "For such as be blessed of him shall inherit the earth; and they that be cursed of him shall be cut off. The steps of a good man are ordered by the LORD: and he delighteth in his way. Though he fall, he shall not be utterly cast down: for the LORD upholdeth him with his hand. I have been young, and now am old; yet have I not seen the righteous forsaken, nor his seed begging bread" (Ps. 37:22–25).[2] In his day, Da-

2. Gary North, *Confidence and Dominion: An Economic Commentary on Psalms* (Dallas, Georgia: Point Five Press, 2012), ch. 6.

vid implied, righteousness was sufficiently honored in Israel, so that good men were not reduced to begging for bread. Mary was implying that those days were long gone. God has repeatedly had to intervene to feed the hungry as a sign of His mercy. But God has not left it at that; He has also pulled down the rich. Mary's declaration implied that the hunger of the righteous has been the result of the power of the unrighteous.

Jesus later used this same contrast in His parable of the rich man and Lazarus, the beggar (Luke 16:19–31).[3] He described their reversal of fortune as permanent. The beggar was taken to heaven; the rich man was sent to hell. The rich man cried out to Abraham for relief. The reply was negative. "But Abraham said, Son, remember that thou in thy lifetime receivedst thy good things, and likewise Lazarus evil things: but now he is comforted, and thou art tormented. And beside all this, between us and you there is a great gulf fixed: so that they which would pass from hence to you cannot; neither can they pass to us, that would come from thence" (vv. 25–26).

This theme of the exclusion of rich men from the kingdom of heaven is found repeatedly in Jesus' teaching. Nevertheless, God is pictured repeatedly as a rich man who had gone to a far country, and who then returns to require his servants to give an accounting. The theological issue is therefore not wealth as such, but rather stewardship: the faithful administration of assets that belong to God. He who is rich in history is less likely to be rich in eternity. "For it is easier for a camel to go through a needle's eye, than for a rich man to enter into the kingdom of God. And they that heard it said, Who then can be saved? And he said, The things which are impossible with men are possible with God" (Luke 18:25–27).[4]

The truth of Mary's testimony is not limited to eternity. Yet, it is almost certain that she had in mind only history. The twin doctrines of heaven and hell are Jesus' addition to our understanding of covenantal sanctions. The pleasure-pain distinction of the afterlife is not found in the Old Testament. So, Mary would not have been aware of this distinction. Mary declared what God had done in Israel's history. He had intervened to reverse the fortunes of the powerful and the powerless, the rich and the poor.

She and her husband were poor. We know this because they of-

3. Chapter 40.

4. Chapter 43. Cf. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 38.

fered two turtledoves at the temple when they presented Jesus, according the law of purification (Luke 2:24). This law required an offering for the temporarily unclean status of the mother of a newborn. She had to bring a lamb and a pigeon or a turtledove (Lev. 12:6). If she could not afford a lamb, she had to offer two turtledoves (Lev. 12:8).[5] Mary saw her own role as a poor girl who would bear the Messiah, who would in turn bring a reversal of fortune to oppressed Israel, just as God had done in the past: "He hath holpen [helped] his servant Israel, in remembrance of his mercy" (v. 54).

As it turned out, Jesus achieved this by overturning Old Covenant Israel forever. He elevated the spiritual remnant of Israel at the expense of the nation, which was in rebellion against God. He told the religious leaders, "Therefore say I unto you, The kingdom of God shall be taken from you, and given to a nation bringing forth the fruits thereof" (Matt. 21:43). The gentiles—a new covenantal nation—were to be brought in to worship God alongside the remnant of Israel. The church would become the new Israel, which Paul called "the Israel of God" (Gal. 6:16). God's blessings would be upon it.

Mary's words went beyond politics. They included economics. The hungry had been filled with good things by God. The rich had been sent away empty-handed. Here we see a two-fold reversal of fortune. It was not merely that the hungry had been fed by God; it was that the rich had been stripped of their wealth. The hungry had become filled; the rich had become poor. In this sense, *poverty is pictured as a negative sanction*, not a condition to be abolished for all mankind. Her words do not proclaim an egalitarian social order. They proclaim hierarchy, both political and economic. In His dealings with Israel, Mary declared, God's acts have honored the covenantal principle of hierarchy.[6] He has not undermined it; He has instead reversed the hierarchical status of the participants.

C. Zacharias' Subsequent Confirmation

Shortly before the birth of John, his father regained his speech (v. 64) and was filled with the Holy Spirit (v. 67). He announced a two-part prophecy. The first concerned Jesus, who was in the covenant line of Judah through David. "And hath raised up an horn of salvation for us in the house of his servant David" (v. 69). This could not refer to his son John, who was in the priestly family of Levi.

5. The King James Version says "turtles." This is a translation error.
6. Sutton, *That You May Prosper*, ch. 2. North, *Unconditional Surrender*, ch. 2.

Like Mary, Zacharias spoke of the God of covenant. "As he spake by the mouth of his holy prophets, which have been since the world began: That we should be saved from our enemies, and from the hand of all that hate us; To perform the mercy promised to our fathers, and to remember his holy covenant" (vv. 70–72). The issue was *national deliverance*, guaranteed by God's covenantal oath to Abraham: "The oath which he sware to our father Abraham, That he would grant unto us, that we being delivered out of the hand of our enemies might serve him without fear, In holiness and righteousness before him, all the days of our life" (vv. 73–75). Only after making this declaration of God's covenant rule did Zacharias refer to his own son: "And thou, child, shalt be called the prophet of the Highest: for thou shalt go before the face of the Lord to prepare his ways" (v. 76).

These prophetic utterances assumed the continuation of God's covenantal sanctions in history. They assumed the permanence of the covenant. They viewed Jesus' ministry as the fulfillment of David's: the civil enforcement of God's covenant law in Israel. *Covenant law is undergirded by covenant sanctions*. In the future, as in the past, the supernatural imposition of God's covenant sanctions would be evidence of the validity of God's covenant law.

D. Why the Great Reversal?

God is not capricious. He honors His covenant. This was what Mary announced in her conclusion: "As he spake to our fathers, to Abraham, and to his seed for ever" (v. 55). So, the heart of the matter was the covenant. Mary did not believe that the Old Covenant's system of sanctions would end with the coming of the Messiah, her son. What God had done in the past to uphold the ethical provisions of His covenant, He would do again.

Mary's declaration assumed that the rich and the poor had achieved their respective positions in terms of a prevailing social order. This social order was antithetical to the biblical covenant. Had this not been the case, God would have had no reason to intervene to reverse the fortunes of many. It was not that wealth is inherently immoral, for God had previously elevated the hungry to the status of wealthy, to enjoy the good things.

Mary did not view her son's role as reversing the biblical covenantal standards that had governed the attainment of both wealth and poverty in Israel. She saw His role as an extension of what God had previously done in history to liberate Israel from bondage (v. 50).

She did not see her son as a revolutionary against the covenant, but as a revolutionary against the prevailing social order, in which Israel was in bondage. She saw His role as prophetic: bringing a covenant lawsuit against the rulers of the day in the name of the God of the oppressed. But this role, being prophetic, had to be ethically based. The prophet's message in Israel was always a call to national repentance.

Was her proclamation accurate? Was the prevailing social order reversed by Jesus' ministry? Yes, and the proof of this great reversal came in A.D. 70, when Jerusalem fell to Rome, and the temple was burned, thus ending the Mosaic sacrifices.[7]

Did Jesus replace the covenantal standards of righteous rulership? Did He challenge the rulers of the day in terms of a new covenant or the old? On the contrary, He invoked the standards of the Old Covenant. He challenged the Jewish leaders on behalf of Moses in the latter's prophetic office. This challenge is clearest in John's Gospel. "But I know you, that ye have not the love of God in you. I am come in my Father's name, and ye receive me not: if another shall come in his own name, him ye will receive. How can ye believe, which receive honour one of another, and seek not the honour that cometh from God only? Do not think that I will accuse you to the Father: there is one that accuseth you, even Moses, in whom ye trust. For had ye believed Moses, ye would have believed me: for he wrote of me. But if ye believe not his writings, how shall ye believe my words?" (John 5:42–47).

The great reversal would soon arrive, both in Israel and the gentile world. The evidence of Christ's new world order was already visible. "But if I with the finger of God cast out devils, no doubt the kingdom of God is come upon you" (Luke 11:20).

E. Liberation Theology

Egalitarianism is an ancient tradition in the history of the church, but it has generally been confined to monastic orders, small and short-lived sects, and heretical movements. In twentieth-century liberal theology, as well as the short-lived, post-1965 movement known as liberation theology, egalitarianism was assumed to be the biblical ideal. Both movements advocated the use of political coercion to achieve economic equality.[8]

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7. David Chilton, *The Days of Vengeance: An Exposition of the Book of Revelation* (Ft. Worth, Texas: Dominion Press, 1987).

8. The main publisher of liberation theology materials in English is Orbis Books. The Maryknoll Order of the Roman Catholic Church has been the most vocal group in the intellectual defense of the position.

There is no trace in biblical law of the use of state coercion to promote wealth redistribution and economic equality. First, the Mosaic law is not egalitarian. Second, the state is not endowed by biblical law with sufficient power to make egalitarianism possible. A central civil government that extracts as much as 10% of the people's wealth is seen by God as tyrannical: His judgment on a rebellious nation (I Sam. 8:15, 17).[9] *A civil order that extracts less than a tithe is in no position to claim to be egalitarian. It cannot command the resources to achieve such status*. This is why theological liberals who promote modern levels of taxation in the name of Jesus regard Samuel's warning as irrelevant. This warning does not play a role in their speculations regarding the kingdom of God in history. This is because it testifies against them.

1. Egalitarianism in the New Testament

Evidence for egalitarianism as a recommended voluntary practice in the New Testament is found in John the Baptist's warning to the multitudes to share: "And the people asked him, saying, What shall we do then? He answereth and saith unto them, He that hath two coats, let him impart to him that hath none; and he that hath meat, let him do likewise" (Luke 3:10–11). This was voluntarism. It had nothing to do with politics. It was the recommendation of a prophet in the transition period from the Old Covenant (John's culminating ministry) to the New Covenant (Christ's replacement ministry). John baptized: a New Covenant sign. Those who came out to the wilderness to see John were introduced to the New Covenant's founder-prophet by an Old Covenant prophet. John gave advice to those who asked. Those who asked were a remnant. His ministry was not aimed at civil rulers. He was speaking to people who recognized that some sort of revolutionary transformation was coming. This is why they went into the wilderness to see him.

> And when the messengers of John were departed, he began to speak unto the people concerning John, What went ye out into the wilderness for to see? A reed shaken with the wind? But what went ye out for to see? A man clothed in soft raiment? Behold, they which are gorgeously apparelled, and live delicately, are in kings' courts. But what went ye out for to see? A prophet? Yea, I say unto you, and much more than a prophet. This is he, of whom it is written, Behold, I send my messenger before thy face, which shall prepare thy way before thee. For I say unto you, Among those that

9. Gary North, *Disobedience and Defeat: An Economic Commentary on the Historical Books* (Dallas, Georgia: Point Five Press, 2012), ch. 14.

> are born of women there is not a greater prophet than John the Baptist: but he that is least in the kingdom of God is greater than he (Luke 7:24–28).

John told His listeners to break with the economic practices of his era—of every era—in preparation for a new era. Those who followed His advice about giving away their goods would publicly demonstrate their commitment to the idea that the old order, meaning Old Covenant Israel, was about to be replaced. This would include the established hierarchical system.[10] Faithfulness under these circumstances involved the surrender of any commitment to the old order, including even the family. Jesus said, "Suppose ye that I am come to give peace on earth? I tell you, Nay; but rather division: For from henceforth there shall be five in one house divided, three against two, and two against three. The father shall be divided against the son, and the son against the father; the mother against the daughter, and the daughter against the mother; the mother in law against her daughter in law, and the daughter in law against her mother in law" (Luke 12:51–53). *This represented a fundamental break with the Old Covenant social order*. It was in this context that John had recommended voluntary egalitarianism.

The second example of egalitarianism in action is the practice of common property in church in Jerusalem. "And all that believed were together, and had all things common; And sold their possessions and goods, and parted them to all men, as every man had need" (Acts 2: 44–45).[11] "And the multitude of them that believed were of one heart and of one soul: neither said any of them that ought of the things which he possessed was his own; but they had all things common" (Acts 4:32).[12] The sale of their real estate and other possessions later enabled them to flee the city without looking back when the persecution began after the stoning of Stephen (Acts 8:1). Never again in the history of the church have all of its members followed this example. This was a one-time event.

The gentile churches founded by Paul and other evangelists did not practice common ownership. Members of gentile churches had never been part of the Old Covenant order. But what about egalitarianism as an ideal? Paul did warn the church at Corinth regarding the need for sacrificial giving in order to aid a distant congregation's

10. Chapter 2.

11. Gary North, *Sacrifice and Dominion: An Economic Commentary on Acts*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 1.

12. *Ibid*., ch. 3.

impoverishment: the church at Jerusalem. This was a unique historical situation, though his recommendation is legitimate as a model of personal righteousness. Paul said specifically that he was not speaking authoritatively in God's name. He was offering advice, not laying down a law.

> I speak not by commandment, but by occasion of the forwardness of others, and to prove the sincerity of your love. For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich. And herein I give my advice: for this is expedient for you, who have begun before, not only to do, but also to be forward a year ago. Now therefore perform the doing of it; that as there was a readiness to will, so there may be a performance also out of that which ye have. For if there be first a willing mind, it is accepted according to that a man hath, and not according to that he hath not. For I mean not that other men be eased, and ye burdened: But by an equality, that now at this time your abundance may be a supply for their want, that their abundance also may be a supply for your want: that there may be equality: As it is written, He that had gathered much had nothing over; and he that had gathered little had no lack (II Cor. 8:8–15).

Paul held out the promise of future rewards to those who would give generously. "But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver" (II Cor. 9:6–7). The motivation to give was personal: to reap bountifully. The mark of obedience is cheerfulness. Charity is not to be a matter of sullen duty. It is to be a matter of joyful self-interest. It is surely not to be a matter of state compulsion.

What Paul recommended to Corinth was voluntary generosity. The members of the church at Corinth had previously promised to give. Now Paul was calling on them to honor their promise. He was not speaking about the civil government, nor was he laying down a new law. "I speak not by commandment" (v. 8).

2. Charity Does Not Satisfy Liberationists

Liberation theologians are not content with recommending voluntary charity within the church. This would confine their recommended reforms to individual church members. What they want is power—power for the state and power for those who advise the state. They want politicians and bureaucrats to be able to impose economic equality on threat of civil violence and in the name of God. They

seek to empower the modern messianic state in the name of the New Testament's Messiah. By invoking the name of Jesus, they seek to annul Samuel's identification of the messianic state as a high tax state. What Samuel identified as God's negative sanction against rebellious Israel, liberationists see as God's positive sanction on a faithful New Testament political order.

From the beginning, Liberation Theology was the product of liberal theology and either socialist economic theory or Marxist revolutionary theory. Its humanist origins and goals were deliberately concealed by means of biblical language. The liberationists would select a few passages, such as the jubilee year (Lev. 25), in order to deceive the faithful in the pews. But they refused to invoke all of the Mosaic law to defend their system. This was because the Mosaic law does not support socialism or the welfare state.

Their strategy has failed for two reasons. First, liberation theology suffered a mortal wound with the repeated admissions by Premier Mikhail Gorbachev in 1988–91 that the Soviet Union's economy was bankrupt. He went begging for more Western money, in addition to the tens of billions that the Soviet Union had already received from Western governments. His public embarrassment paralyzed the liberationists' efforts to persuade people that their recommended socialistic reforms would benefit society. They were promoting a visibly bankrupt idea in the name of Jesus. Then came the almost bloodless collapse of the Soviet Union, December 31, 1991.[13] Both Marxism and liberation theology became passé overnight. Power religion worships power, and when power departs, so do power religion's adherents, who renew their search for social redemption elsewhere.

Second, Bible-believing Christians in the pews were almost never attracted to Liberation Theology. They recognized it as foreign to the Bible and the Bible's concept of economic liberty. Only a handful of academics, who had spent their lives in the academic cloisters—usually tax-supported—were taken in by Liberation Theology's deception.

The liberals and liberationists had remained inside the halls of ivy for too long. For too long, they had sought formal certification by the humanist academic system. They had internalized its outlook along with its methodology, a methodology that teaches, "The Bible has no authority to judge academic learning." The liberals and liberationists justified their adoption of this academic methodology by

13. A total of three men were killed.

proving to their humanist peers, to themselves, and to the people in the pews that the New Testament is true because it conforms to the teachings of the campus egalitarians. They allowed a radical form of political humanism to judge the New Testament. As for Samuel's warning, that was based on the Old Testament. The whole Christian world had long since abandoned confidence in the Mosaic law, so the liberationists thought they could afford to ignore Samuel's warning. The man in the pew would not invoke Samuel's authority against their creed, for he, too, had lost faith in the Old Testament's authority. This is why the modern state today extracts four times the tithe or more, yet Christians merely grumble. They do not cry out to God for deliverance. But the man in the pew at least grumbles at the tax burden. The liberals and liberationists grumble because of an insufficient tax burden—on the rich.

Conclusion

Mary's testimony here makes plain that *economic hierarchy is a permanent condition*. There will be no equality of wealth and influence in the new order to come. There will still be hierarchy. What will change is the ethical system governing success and failure. What will also change is the individuals who occupy the top position. She does not say that all poor people will become rich. That would require an inverted pyramid of wealth and power: 80% (the poor who become rich) ruling 20% (the rich who become poor). She is saying that the minority who are oppressed for righteousness' sake will become rulers. Their oppressors will lose their high positions. The issue is not wealth or poverty as such; rather, it is the ethical question of covenant-keeping and covenant-breaking. God's system of historical sanctions will create a new world order in which the righteous will flourish as rulers, and the oppressors will lose their high offices.

Mary's description of God's intervention on behalf of Israel was a declaration of His covenantal authority. She said specifically that God had brought sanctions in history in terms of His covenant with Abraham and his successors. "As he spake to our fathers, to Abraham, and to his seed for ever" (v. 55). God would do so again through her son. She had no doubts in this regard. Her prophecy indicates that the covenant with Abraham was still in force. God's covenantal promises to Abraham would not be annulled by her son. Paul made it clear in his letter to the Galatians that the promises to Abraham were to Mary's son. These promises now extend to the gentiles through the gospel.

> Christ hath redeemed us from the curse of the law, being made a curse for us: for it is written, Cursed is every one that hangeth on a tree: That the blessing of Abraham might come on the Gentiles through Jesus Christ; that we might receive the promise of the Spirit through faith. Brethren, I speak after the manner of men; Though it be but a man's covenant, yet if it be confirmed, no man disannulleth, or addeth thereto. Now to Abraham and his seed were the promises made. He saith not, And to seeds, as of many; but as of one, And to thy seed, which is Christ. And this I say, that the covenant, that was confirmed before of God in Christ, the law, which was four hundred and thirty years after, cannot disannul, that it should make the promise of none effect. For if the inheritance be of the law, it is no more of promise: but God gave it to Abraham by promise. Wherefore then serveth the law? It was added because of transgressions, till the seed should come to whom the promise was made; and it was ordained by angels in the hand of a mediator (Gal. 3:13–19).

God does not capriciously raise up some men and pull down others. He upholds His covenant in history. He stands behind the humble, the powerless, and the hungry in a covenant-breaking social order because He stands behind His covenant. He opposes the proud, the powerful, and the rich in a covenant-breaking social order because He stands behind His covenant. His covenant is hierarchical. There can and must be individual reversals of fortune within the hierarchy because there cannot be a permanent overturning of God's covenant. There will never be a leveling of the hierarchy.

2

THE END OF THE OLD COVENANT ORDER

> *And now also the axe is laid unto the root of the trees: every tree therefore which bringeth not forth good fruit is hewn down, and cast into the fire. And the people asked him, saying, What shall we do then? He answereth and saith unto them, He that hath two coats, let him impart to him that hath none; and he that hath meat, let him do likewise. Then came also publicans to be baptized, and said unto him, Master, what shall we do? And he said unto them, Exact no more than that which is appointed you. And the soldiers likewise demanded of him, saying, And what shall we do? And he said unto them, Do violence to no man, neither accuse any falsely; and be content with your wages.*
>
> LUKE 3:9–14

The theocentric principle here is God as the sanctions-bringer. He will lay an axe to the tree. This is point four of the biblical covenant.[1]

A. Sharing as a Prophetic Witness

Three decades (Luke 3:23) after the joint prophecies by Mary and Zacharias (Luke 1:46–56, 68–79),[2] Zacharias' son John began his public ministry in the wilderness (v. 2). He preached a baptism of repentance for the forgiveness of sins (v. 3). The multitudes came to him. He warned them: "Bring forth therefore fruits worthy of repentance, and begin not to say within yourselves, We have Abraham to our father: for I say unto you, That God is able of these stones to raise up children unto Abraham" (v. 8). The judgment was coming

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.
2. Chapter 1.

soon, he said. The axe was already being laid to the tree. The listeners responded appropriately: "Then what shall we do?" This is the same question that every new convert to Christ should ask. But was John's answer a universal answer, binding on all generations of new converts?

1. Widespread Poverty

His answer was to recommend charity to the poor by the slightly less poor. If you have two tunics, he said, share one with someone who has no tunic. The person with food should share with the person who is hungry. This announcement came in a society that did not enjoy the massive output of modern capitalism. There were many poor people in Israel. When it came to poverty, there was plenty of it available.

John told his listeners to share some of their wealth with those who had nothing. The recipients were not just poor; they were in desperate trouble. They had no cloak to keep them warm, no food to fill their stomachs. They were facing a personal disaster. For people in this condition, charity was the way to restore their bodies and their hope. Paul later wrote: "For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment let us be therewith content" (I Tim. 6:7–8).[3] The designated recipients of John's recommended but limited charity had no warm clothing or no food, and possibly neither food nor warm clothing. They were truly destitute. They faced an immediate crisis. They were in need of immediate assistance.

Was this a call to covenant-keepers to adopt near-poverty status as a result of their helping to alleviate other men's complete poverty? Did this mean that a person with almost nothing—two cloaks—would now have only one? Wouldn't this mean that a person with three cloaks should give away two? Would everyone in society have only one cloak? If taken literally, this is what John's words had to mean.

To whom was he speaking? To those who had come into the wilderness to listen. What message were they hearing? That the old order was about to end. Which old order? The Old Covenant order. Jesus was about to begin His ministry. John was the forerunner. "John answered, saying unto them all, I indeed baptize you with water; but one mightier than I cometh, the latchet of whose shoes I am not wor-

3. Gary North, *Hierarchy and Dominion: An Economic Commentary on First Timothy*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), ch. 9.

thy to unloose: he shall baptize you with the Holy Ghost and with fire. Whose fan is in his hand, and he will th[o]roughly purge his floor, and will gather the wheat into his garner; but the chaff he will burn with fire unquenchable" (vv. 16–17). This was a life-and-death matter—eternal life and death.

John had a transitional ministry. He was a great Old Covenant prophet. Jesus said of him, "For this is he, of whom it is written, Behold, I send my messenger before thy face, which shall prepare thy way before thee. Verily I say unto you, Among them that are born of women there hath not risen a greater than John the Baptist: notwithstanding he that is least in the kingdom of heaven is greater than he. And from the days of John the Baptist until now the kingdom of heaven suffereth violence, and the violent take it by force. For all the prophets and the law prophesied until John" (Matt. 11:10–13). John was great in the Old Covenant era, but he was a minimal figure compared to a typical covenant-keeper in the New Covenant era. This statement did not diminish John; it diminished the Old Covenant in comparison with the New Covenant.

John's message to the Jews was that they were living in the final days of the Old Covenant order. The axe was being laid to the tree. In this, the final phase of the Old Covenant, Jews should not pride themselves on being sons of Abraham, he said. They should understand the times. It was time to start giving generously. It was time to recognize the transitional nature of earthly wealth.

2. Economic Hierarchy

No society has ever existed without an economic hierarchy. The rules by which people advance themselves differ, society to society, but the hierarchical structure is universal. No church has ever enforced economic equality on its members over a long period of time. If it attempts to do this, it isolates itself, becoming a small sect and more likely a cult. Economic equality is utopian. Yet John seemed to advocate an egalitarian utopia—the opposite of what Mary had prophesied: "He hath filled the hungry with good things; and the rich he hath sent empty away" (Luke 1:53).[4] How can we explain this apparent discrepancy?

John recognized the transitional nature of both his ministry and the Old Covenant order. He knew that Jesus would replace him. John was the herald of a new order. When he told his listeners to share with

4. Chapter 1.

the destitute, he was telling them to break with the existing social order. There was not much time remaining to do this. What was most important at that moment in Israel's history was not the preservation of personal wealth—not even an extra cloak—but entrance into a new kingdom. By giving to the truly destitute, a person would declare his confidence in the coming order and his lack of confidence in the traditional means of social advancement: wealth. John was not laying the foundations for the social theory of the new kingdom. He was announcing the end of the Old Covenant.

John lived as he preached. He lived in the wilderness, wearing a camel's hair loin cloth, "and his meat was locusts and wild honey" (Matt. 3:4). He was telling his listeners to adopt the mentality of an end-times prophet. Jesus later reminded His listeners about the kind of ministry John's had been. "And as they departed, Jesus began to say unto the multitudes concerning John, What went ye out into the wilderness to see? A reed shaken with the wind? But what went ye out for to see? A man clothed in soft raiment? behold, they that wear soft clothing are in kings' houses. But what went ye out for to see? A prophet? yea, I say unto you, and more than a prophet. For this is he, of whom it is written, Behold, I send my messenger before thy face, which shall prepare thy way before thee" (Matt. 11:7–10). People's sacrificial economic actions would serve as evidence of their belief that a new order was imminent.

John was not calling on every future generation to adopt an end-times prophetic witness. He was calling only his listeners to do this. That was because he was living in the last days—the last days of the Old Covenant. The author of the Epistle to the Hebrews later confirmed this. "God, who at sundry times and in divers manners spake in time past unto the fathers by the prophets, Hath **in these last days** spoken unto us by his Son, whom he hath appointed heir of all things, by whom also he made the worlds" (Heb. 1:1–2). Common people had come into the wilderness to hear John's message. This was his message: live as though the traditional hierarchy is about to be upended. Live for the sake of those in great need. Do not cling to extra wealth as if there were a future to such wealth. Acknowledge the fact that the axe is being laid to the tree.

He said this to Jews, who would be tempted to use their descent from Abraham as a justification for their continuing hope in the continuation of the Old Covenant order. He had a different message for Israel's Roman rulers.

B. Contentment Without Oppression

"Then came also publicans to be baptized, and said unto him, Master, what shall we do? And he said unto them, Exact no more than that which is appointed you. And the soldiers likewise demanded of him, saying, And what shall we do? And he said unto them, Do violence to no man, neither accuse any falsely; and be content with your wages" (vv. 12–14). Tax collectors and soldiers not only came to hear John, they accepted his kingdom message. But this means that they viewed themselves as under his covenantal warning. The soldiers were not Jews, yet they recognized their need for repentance. They recognized that John was not espousing a system of ethnic ethics. He was prophesying a radical change.

John knew how this tax collection system worked. Local agents were tempted to collect more than the local government had been assessed by Rome to pay. He told the tax collectors to collect only what they had been assigned. They were not to use the civil power to collect more than this. To do so would be a misuse of civil power. It would be fraud.

To the soldiers, he said much the same. Do not accuse anyone falsely. Do not use the civil power to gain anything beyond wages. Do not use lawful power for personal gain. In other words, *do not oppress people*. This had been the message of the prophets ever since the great prophet, Moses, confronted Pharaoh. The use of civil power to oppress people economically is wrong.[5] There is always a temptation to use power in this way. This temptation should be resisted, John said.

This message challenged the misuse of civil authority. It placed limits on the bureaucrats who served the state. It was a call for legal predictability. Tax collectors were to collect only what was actually owed. Soldiers were not to extort money from people on threat of violence. Under such a restricted system, the public was supposed to be able to estimate the costs of civil peace that the state was established to secure. The public would then benefit from legal predictability. This is always an advantage. It allows people to count the cost (Luke 14:28–30).[6]

The ethical issue was justice. John called on the rulers to act justly. Righteousness for rulers begins with the establishment of justice. Unrighteousness begins with oppression, i.e., the misuse of state power for personal advancement.

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5. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 3, *Tools of Dominion* (1990), ch. ch. 48.

6. Chapter 35.

Conclusion

John was a prophet. He brought a covenant lawsuit. It was a lawsuit against Old Covenant Israel. He warned his listeners that it was time for them to change their ways. The axe was being laid to the tree. A great time of change was imminent. It had to do with the advent of the promised Messiah.

John was telling his Jewish listeners to expect a great change. For economically oppressed Jews, it was time to begin sharing their wealth with their poorer brethren in expectation of this change. This would demonstrate their commitment to acting righteously. Fearless charity was an ethical principle for a time of covenantal transition, a mark of true brotherliness. This was not a universal denial of the legitimacy of economic inequality in society.

For Roman officials who heard his message, it was time to stop using the state to advance their personal fortunes. The strong are not to oppress the poor. The use of the state's monopoly of violence to gain personal economic advantage is wrong, John said. This remains a valid principle of civil justice. *Theft is wrong, and oppression of the politically defenseless through state coercion is theft*. This message is not limited to men who were living at the end of the Old Covenant order, yet outside its authority, as these Romans were.

Why isn't economic equality a valid principle for all time? Because of the covenantal principle of hierarchy. Different people have different skills, different degrees of responsibility, and different callings before God. One level of income does not compensate fairly all people. Building and running a society require the division of labor. Not all skills are equally valuable to customers. People must be paid according to their contribution in satisfying customers, who pay the bills. But what about after payment? Why not voluntary equality? Because peo-ple's responsibilities vary. *They require different levels of wealth to achieve different levels of service*.

John was not calling on every Jew to strip himself of wealth, the way that he himself had done. He was telling those Jews who recognized the radical nature of his ministry that the end of the Old Covenant order was at hand. God's axe was being laid to the roots of the tree. The old ways were no longer appropriate. The best way to acknowledge this was selfless charity to the destitute.

Jesus echoed John's warning throughout His earthly ministry, which was aimed at Jews. John's covenant lawsuit against Israel was also His. This is why Jesus' message of personal commitment man-

dated an unconventional degree of charity.[7] In a time of national disruption, some people will find themselves in great need. Those with extra assets should be ready to share with their impoverished brethren.

7. Chapter 26.

3

STONES INTO BREAD: POWER RELIGION[1]

> *And Jesus being full of the Holy Ghost returned from Jordan, and was led by the Spirit into the wilderness, Being forty days tempted of the devil. And in those days he did eat nothing: and when they were ended, he afterward hungered. And the devil said unto him, If thou be the Son of God, command this stone that it be made bread. And Jesus answered him, saying, It is written, That man shall not live by bread alone, but by every word of God.*
>
> LUKE 4:1–4

The theocentric principle of this law is the centrality of the law of God in man's life. This is point three of the biblical covenant: law.[2]

A. The Wilderness Experience

The story of the wilderness temptation appears in two of the four Gospels: Matthew and Luke. This event was a recapitulation of the temptation in the garden. But there were differences. First, Jesus was not in the midst of plenty. Second, He was suffering from hunger. Adam had labored under neither of these burdens. There was a third important difference: there was no intermediary tempter. This time, Satan did not use a serpent as his covenantal agent, nor was there a woman involved. He approached Jesus directly. In short, Jesus was tempted under especially difficult circumstances.

The issues were these: Whose word should man use to help him set

1. This chapter is adapted from chapter 1 of Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012).

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 3. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 3.

his priorities? Was the priority of immediate gratification worth the act of transforming stones into bread? Or was there a higher priority? What is the lawful source of man's satisfaction: earthly assets or the grace of God? Here Jesus gave us the answer: God's word. Our desires in life must be met by relying on God's word, not by relying on whatever we own or whatever we can obtain on our own authority. *The ultimate source of treasure in life is God's grace-based revelation in His word*.

In this first temptation, the devil did not ask Jesus to do anything inherently wrong. Jesus subsequently used His supernatural power to turn a few loaves of bread and a few fishes into a meal that fed thousands (Matt. 14:21). Then He did it again (Matt. 15:38). Why did the devil use this temptation to begin the series? It was a matter of historical context. The question before Jesus was the question of causation. Which is more fundamental, power or obedience? Jesus made it plain: obedience. The word of God is superior to autonomous power. It is also superior to a man's temporary desires. By appealing to the Bible, Jesus made it plain that He would not sacrifice law to expedient power.

The context of Jesus' scriptural citation was the wilderness experience of the Israelites. Moses recounted to the conquest generation the miracles of God in sustaining the people in the wilderness for four decades. "And he humbled thee, and suffered thee to hunger, and fed thee with manna, which thou knewest not, neither did thy fathers know; that he might make thee know that man doth not live by bread only, but by every word that proceedeth out of the mouth of the LORD doth man live" (Deut. 8:3).[3] That is, God had granted them a miracle—manna—which they made into bread. The manna had demonstrated both God's power over history and His grace to His people.[4] They could trust Him to sustain them. In the future, they would need bread, but they had needed it in the wilderness, too, and God had supplied it supernaturally.

God had made it plain to them: He is sovereign over history. He had given them His law at Sinai.[5] His law is sovereign over history. To gain the blessings of God in history, men must obey His law (Deut.

3. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press [1999] 2012), ch. 18.

4. Gary North, *Authority and Dominion; An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 1, *Representation and Dominion*, ch. 18.

5. *Ibid*., Part 2, *Decalogue and Dominion* (1986).

28:1–14).[6] What sustains man in history is God's specially revealed word, which includes His specially revealed law.

The heart of the wilderness experience was not the manna or the clothes that did not wear out. The heart of that experience was the self–discipline of having faith in God. The transfer of authority from the exodus generation to the conquest generation came through the latter's experience of a daily miracle: manna. They had grown up in the context of miracles. But, upon entering the Promised Land, submitting to circumcision and eating Passover, the Israelites were immediately cut off from the miracle of manna (Josh. 5:12). They would henceforth eat the fruit of the land. To remain in the land, they were required to obey God's revealed law (Deut. 8:19–20).[7]

Jesus reminded the devil of the requirement for maintaining the kingdom grant: obedience.[8] *Prosperity is not a matter of power; it is a matter of covenantal obedience*. His power over the stones was unquestioned. The devil did not suggest otherwise. In fact, the temptation rested on the presupposition that Jesus possessed such power. The nature of this temptation was an appeal to power. This was one more example of the power religion vs. the dominion religion.[9] Jesus refused to invoke power rather than ethics.

B. Miracles as Welfare[10]

The move from Egypt to Canaan is a model of the move from slavery to freedom. The model of a free society is not Israel's miraculous wilderness experience, where God gave them manna and removed many burdens of entropy.[11] The predictable miracles of the wilderness era were designed to humble them, not raise them up. The wilderness experience was not marked by economic growth but by economic stagnation and total dependence. They were not allowed to save extra portions of manna, which rotted (Ex. 16:20). On the move continually, they could not dig wells, plant crops, or build houses. At best, they may have been able to increase their herds, as nomads do (Num. 3:45; 20:4; 32:1). The wilderness experience was a means of teaching them that God acts in history to sustain His people. The wilderness economy with its regular miracles was not to become an ideal toward

6. North, *Inheritance and Dominion*, ch. 69.
7. *Ibid*., ch. 23.
8. *Ibid*., ch. 17:C.
9. North, *Authority and Dominion*, pp. 1–3.
10. This section appeared originally in North, *Inheritance and Dominion*, ch. 22.
11. Chapter 18

which covenant-keepers should strive. Israel longed for escape from the wilderness. It was God's curse on the exodus generation that they would die in the wilderness.

The wilderness economy was a welfare economy. The Israelites were supplied with basic necessities, even though the people did not work. But they lacked variety. People without the ability to feed themselves were fed by God: same old diet. People without the ability to clothe themselves were clothed by God: same old fashions. Israel wandered aimlessly because the exodus generation had refused to march into war (Num. 14). They were not fit to lead; so, they had to follow. They were welfare clients; they had no authority over the conditions of their existence. They took what was handed out to them. And, like welfare clients generally, they constantly complained that their life style just wasn't good enough (Num. 11).[12] They had been unwilling to pay the price of freedom: conquest. God therefore cursed them to endure four decades of welfare economics. The only good thing about the wilderness welfare program was that it did not use the state as the agency of positive blessings. No one was coerced into paying for anyone else's life style. God used a series of miracles to sustain them all. There was no coercive program of wealth redistribution. Israel was a welfare society, not a welfare state.

The lure of the welfare state remains with responsibility-avoiding men in every era. It was this lure which attracted the crowds to Jesus. "Jesus answered them and said, Verily, verily, I say unto you, Ye seek me, not because ye saw the miracles, but because ye did eat of the loaves, and were filled" (John 6:26). They wanted a king who would feed them. They viewed Jesus as a potential candidate for king because He could multiply bread. They associated free food with political authority. He knew this, so He departed from them (John 6:11–15).

Men in their rebellion against God want to believe in a state that can heal them. They believe in salvation by law. They prefer to live under the authority of a messianic state, meaning a healer state, rather than under freedom. They want to escape the burdens of personal and family responsibility in this world of cursed scarcity. They want to live as children live, as recipients of bounty without a price tag. They are willing to sacrifice their liberty and the liberty of others in order to attain this goal.

12. Gary North, *Sanctions and Dominion: An Economic Commentary on Numbers*, 2nd ed. (Dallas, Georgia: Point Five Press, [1997] 2012), ch. 7.

One mark of spiritual immaturity is the quest for economic miracles: stones into bread. The price of this alchemical wealth is always the same: the worship of Satan. "And when the tempter came to him, he said, If thou be the Son of God, command that these stones be made bread. But he answered and said, It is written, Man shall not live by bread alone, but by every word that proceedeth out of the mouth of God" (Matt. 4:3–4).[13] Modern welfare economics teaches that the state can provide such miracles through positive economic policy, i.e., by taking wealth from some and transferring it to others, either directly or through monetary inflation. This belief is the presupposition of the Keynesian revolution, which dominated twentieth-century economic thought, 1936–1990. John Maynard Keynes actually described credit expansion—the heart of his system—as the "miracle . . . of turning a stone into bread."[14]

When Israel crossed into the Promised Land, the identifying marks of their wilderness subordination were removed by God: the manna and their permanent clothing. This annulment of the welfare economy was necessary for their spiritual maturation and their liberation. The marks of their subordination to God would henceforth be primarily confessional and ethical. The only food miracle that would remain in Israel would be the triple crop two years prior to a jubilee (Lev. 25:21).[15] God promised to substitute a new means of Israel's preservation: economic growth. No longer would they be confined to manna and the same old clothing. Now they would be able to multiply their wealth. The zero-growth world of the welfare society would be replaced by the pro-growth world of covenantal remembrance. But then they would forget the source of their economic success.

C. Something for Nothing

The devil offered Jesus a familiar temptation: something for nothing. Jesus could easily have taken something common and without economic value and converted it into something valuable. A stone was a common item in the wilderness. It commanded no price. There were more stones available at zero price than there was demand for

13. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 1.

14. Keynes (anonymous), *Paper of the British Experts* (April 8, 1943), cited in Ludwig von Mises, "Stones into Bread, the Keynesian Miracle," *Plain Talk* (1948), reprinted in Henry Hazlitt (ed.), *The Critics of Keynesian Economics* (Princeton, New Jersey: Van Nostrand, 1960), p. 306.

15. North, *Boundaries and Dominion*, ch. 26.

them. Not so with bread. Bread commanded a price. For a hungry man with money to spend, bread commands a high price if there is only one seller. In the wilderness, Jesus was hungry. He presumably would have paid for bread, but either there was no nearby seller or He had no money. How would He relieve His hunger?

The answer was obvious to the supreme master of the power religion: convert stones into bread. Say the word, and it would be done, Satan told Jesus. Just say the word. Invoke power. But under these circumstances, this would not be power from above; it would be power from below.[16] Why? Because of the context of the temptation. This was a recapitulation of the setting of the Fall of man. Adam had the power to eat the forbidden fruit, but he lacked the lawful authority to do so. Jesus had the power to turn stones into bread; like Adam, He also lacked the lawful authority to do so. Why? Was He not God? Yes, but He was also man. He was under authority. This authority was judicial. He was under the word of God, the authority over man.

Satan was suggesting a shortcut to satisfaction: no work, no payment of money, no delayed gratification. All it would cost was . . . what? A return to the welfare society of the wilderness. The Israelites had been sustained miraculously, but they had no other way to survive. The wilderness could not sustain them. Miracles could. To gain wealth in the Promised Land, they were required to work (Deut. 8: 10). The miracle of the manna had ceased. The mature way to wealth is through sacrifice of present consumption for the sake of future income: thrift. The devil was offering Jesus miracles in the wilderness as a way of life. This meant leaving the devil in control of society through his disciples: the power religion. There would be no righteous conquest through covenant-keeping. All Jesus had to do was formalize the power religion to satisfy his hunger. He refused.

What is the basis of life? God's grace. It is an unmerited gift.[17] *Grace precedes law, but law always follows grace*. Man maintains his grant from God through obedience to God.[18] This ability to obey is also a form of grace. The basis of the church's extension of God's kingdom in history is the grace of God through the predictability of His sanctions. Obedience to the word of God is the basis of wealth. Anything that detracts from this social cause-and-effect relationship should not be trusted.

16. R. J. Rushdoony, "Power from Below," *Journal of Christian Reconstruction*, I (Summer, 1975).

17. The gift is unmerited by fallen man. It is merited by the perfect life of Jesus Christ in history.

18. North, *Inheritance and Dominion*, ch. 17:C.

God's grace is unearned by its recipients. They gain something for nothing. Jesus paid something; men receive it for nothing. *Because all life rests on grace, the concept of something for nothing is inherent in creation*. The sun, moon, and stars were made for man (Gen. 1:14–17).[19] But, ever since the Fall of man, there has always been a price required by God for every benefit enjoyed by any creature: *the death of an acceptable sacrifice*. God has a doctrine of something for nothing: grace grounded in a substitutionary atonement. The devil was asking Jesus to substitute his version of something for nothing in place of God's version. Yet Satan's offer was and is an illusion: a price must be paid for whatever men receive from him. Satan is no less a recipient of God's common grace than man. He does not deserve life, power, or time, but God grants these gifts to him. He owns nothing on his own; God supplies him with everything.[20] So, the person who believes in Satan's version of something for nothing—the invocation of supernatural power to achieve man's autonomous ends—has become his servant. His servants will pay the price in eternity.

D. Living by God's Word

The devil asked Jesus to substitute power religion for dominion religion. Just say the word, he suggested. But the word that counts most is God's word, not man's word, Jesus replied. As a creature dependent on the creation, man lives by bread, but not by bread alone. He lives by God's word. *This is a denial of the twin doctrines of common grace and natural law as stand-alone principles of social order*. Man lives by every word that proceeds out of the mouth of God.

Modern man wants to find laws that operate autonomously from God's word. Modern economics is a self-conscious attempt to reason about social cause and effect without any appeal to morality or the supernatural. But such an attempt is an illusion; it always imports moral values through the back door. Specifically, in order to justify public policies by means of an appeal to economic science, economists pretend that political representatives can make scientifically

19. No passage is more hostile to Darwinism than this one, for it teaches that something in the creation was made for man's benefit—the ultimate testimony against Darwin's theory of evolution through natural selection. Darwin's theory rests on the mandatory idea that all benefits to any creature that it obtains from another creature were originally for the benefit of the other creature. Nothing exterior to any creature can be said to have been designed for its benefit.

20. Gary North, *Dominion and Common Grace: The Biblical Basis of Progress* (Tyler, Texas: Institute for Christian Economics, 1987), ch. 2.

valid interpersonal comparisons of other individuals' subjective utility, as if there were a common value scale across independent, autonomous people. But no such value scale exists.[21]

Similarly, in political theory, some men still appeal to Stoic principles of natural law and natural morality. The state is supposedly not to invoke God's word as the basis of legislation and judicial decision-making. The natural law theorist insists that man can live apart from every word that proceeds from God's special revelation. Not only can man do so, he must do so. Any appeal to the Bible as a standard above the common reason of all mankind is said to be an illegitimate appeal.[22]

To invoke a hypothetical common moral reasoning process, let alone agreed-upon logical conclusions, of covenant-breaking man, is comparable to commanding stones into bread. Modern man believes in stones into bread on this basis: a world not under God's Bible-revealed law. He wants his daily bread only on these terms. Jesus announced that man does not live by bread alone. This means that man cannot live by his own word. Any appeal to man and man's wisdom as the source of bread is an illegitimate appeal. Eventually, such an appeal will produce hunger in history and terror in eternity.

Conclusion

Jesus here denied the validity of power religion in its supernatural form: *magic*. But, by appealing to the word of God, He also denied power religion in its natural form: *autonomy*. Man lives by bread, but also by every word that God has uttered. God's word is the supreme form of wealth. It is intangible wealth. It is more fundamental than

21. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, [1982] 2012), ch. 5; cf. North, *Authority and Dominion*, Appendix H.

22. Wrote Norman Geisler, a premillennial fundamentalist follower of Thomas Aquinas: "The cry to return to our Christian roots is seriously misguided if it means that government should favor Christian teachings. . . . First, to establish such a Bible-based civil government would be a violation of the First Amendment. Even mandating the Ten Commandments would favor certain religions. . . . Furthermore, the reinstitution of the Old Testament legal system is contrary to New Testament teaching. Paul says clearly that Christians 'are not under the law, but under grace' (Rom. 6:14). . . . The Bible may be informative, but it is not normative for civil law." Norman L. Geisler, "Should We Legislate Morality?" *Fundamentalist Journal* (July/Aug. 1988),p. 17. He continues: "What kind of laws should be used to accomplish this: Christian laws or Humanistic laws? Neither. Rather, they should simply be just laws. Laws should not be either Christian or anti-Christian; they should be merely fair ones." Ibid., p. 64. For my response, see North, *Inheritance and Dominion*, ch. 65:H:2.

tangible wealth, even bread in the life of a hungry person. When man forgets this, he eventually suffers the consequences in history and eternity.

This passage does not dismiss bread as irrelevant. On the contrary, bread is said to be a source of life. Jesus referred to Himself as the bread of life (John 6:35, 48). But the word of God is superior to bread as a source of life. It was not bread that had sustained Jesus in the wilderness; it was God's word, which He proved by using it against Satan. This passage places bread in subordination to word. It therefore places tangible wealth in subordination to the intangible wealth of God's verbal revelation.

Jesus invoked God's word to defeat Satan, who suggested a way to eat bread without a recipe (planning), grain, or labor: something for nothing. Jesus rejected this religion of magic. He proclaimed a religion of faith and ethics, word and deed. To live biblically means to obey God. This is the basis of true wealth in its broadest meaning.

The top priority here is the substitution of covenantal faithfulness for power. Obedience is primary; positive sanctions in history are secondary. The lawful means of gaining what we need and want is our reliance on God's word. In economic theory, this means the rejection of all explanations of national wealth that are based on an appeal to the productivity of autonomous, God-ignoring schemes or philosophies. This outlook rejects the humanist ideal of the state as a healer, and also the libertarian ideal of the state as a morally neutral night watchman.

4

THE KINGDOMS OF MAN: POWER RELIGION[1]

> *And the devil, taking him up into an high mountain, shewed unto him all the kingdoms of the world in a moment of time. And the devil said unto him, All this power will I give thee, and the glory of them: for that is delivered unto me; and to whomsoever I will I give it. If thou therefore wilt worship me, all shall be thine. And Jesus answered and said unto him, Get thee behind me, Satan: for it is written, Thou shalt worship the Lord thy God, and him only shalt thou serve.*
>
> LUKE 4:5–8

This temptation is the third and final one in Matthew (Matt. 4:9–10). The chronological sequence provided in Matthew's Gospel is more likely than the one in Luke's, because it ends with the culminating desire of man: to rule his own kingdom. The first temptation is the same in each gospel: stones into bread. Jesus was called on to do this. The second in Matthew is leaping from the temple. The angerls were to protect him. The third was this one. Here, Satan is the sovereign bringer of rewards. This seems consistent with the series of temptations: Satan as the replacement god, as he was for Adam and Eve.

The theocentric principle here is the worship of God: point one of the biblical covenant.[2] It is not clear which passage in the Old Covenant that Jesus was paraphrasing. One possibility: "Thou shalt fear the LORD thy God, and serve him, and shalt swear by his name"

1. This adapted from chapter 3 of Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012).

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 1. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 1.

(Deut. 6:13).[3] It may have been this: "I am the LORD thy God, which brought thee out of the land of Egypt, from the house of bondage. Thou shalt have none other gods before me" (Deut. 5:6–7).

The choice here was obvious: the kingdom of God vs. the kingdoms of man. The test involved an assessment of costs and benefits. A present-oriented power-seeker would have picked the kingdoms of man. Jesus did not choose this. We can infer several reasons for this refusal.

A. Who Owns the Earth?

It is obvious that this vision of the kingdoms of man was no earthly vision. The earth is a globe. There is no earthly mountain that allows you to view all of man's kingdoms at one time. This was a representative mountain, the pinnacle of man. It was what the Tower of Babel was meant to be: "And they said, Go to, let us build us a city and a tower, whose top may reach unto heaven; and let us make us a name, lest we be scattered abroad upon the face of the whole earth" (Gen. 11:4).[4] This was a place where man would imitate God, viewing his kingdoms.

On what legal basis did Satan make this offer? None. It was a lie. He did not possess either the power or the authority to reward Jesus for worshiping him. He did not possess such power, for he is a creature under God. He did not possess such authority, because he is in rebellion.

Then why is Satan described as the prince of this world (John 12: 31; Eph. 2:2)? Because mankind transferred covenantal allegiance to him through Adam. Adam surrendered allegiance to God and substituted allegiance to his own judgment. But, in doing so, he merely substituted the worship of Satan for the worship of God. Adam was in a position to choose whose word he would accept: God's or the serpent's. He was never in a position to establish himself as lord of creation. God alone has this authority. To imagine that man possesses it is to substitute foolishness for wisdom. It is to worship power rather than lawful authority. But Satan possesses more power than man. Man will lose this contest. Power religion is Satan's religion. Man cannot come out on top in this religion.

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3. This is Hendriksen's opinion. William Hendriksen, *New Testament Commentary: An Exposition of the Gospel According to Luke* (Grand Rapids, Michigan: Baker Book House, 1978), p. 237.

4. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, [1982] 2012), ch. 19.

Because God delegated authority to man, Adam possessed the ability to switch his allegiance. In doing so, he came under the dominion of sin. Sin now rules man. Satan and his fallen angels exercise power from time to time, but man's sin is their avenue to power in history. This is why Paul wrote: "Let not sin therefore reign in your mortal body, that ye should obey it in the lusts thereof. Neither yield ye your members as instruments of unrighteousness unto sin: but yield yourselves unto God, as those that are alive from the dead, and your members as instruments of righteousness unto God. For sin shall not have dominion over you: for ye are not under the law, but under grace" (Rom. 6:12–14). This describes a spiritual war. It is a spiritual war fought on the battleground of ethics. "For we wrestle not against flesh and blood, but against principalities, against powers, against the rulers of the darkness of this world, against spiritual wickedness in high places" (Eph. 6:12).

So, when Satan offered the kingdoms of man to Jesus, he was offering to give to the last Adam (I Cor. 15:45) what the first Adam had surrendered to him. If Jesus had accepted the offer, He would have recapitulated the Fall. This offer was a variation of the serpent's original offer: to render unto Satan what belongs to God. The worship of Satan was implicit in man's acceptance of the truth of the offer, both in the garden and on the mountain. In the name of man's sovereignty, Satan lured Adam into subordination to him. He tried this again with Jesus.

B. No Other God

Jesus' answer was clear: only God may be lawfully worshipped. The kingdoms of man must be formally restored to their previous legal condition: subordinate to a unified kingdom of God. There is one God, one faith, one baptism (Eph. 4:5). There is therefore only one legitimate kingdom in history. Any man who seeks to exercise sovereignty over all the kingdoms of man is calling for unification of these kingdoms under himself. He has fallen for the old lure, "ye shall be as gods" (Gen. 3:5).

Jesus had come to restore covenantal unity to the kingdoms of man: *a unity of confession*. He was God's agent in this restoration. His was the kingdom prophesied by Daniel. "And in the days of these kings shall the God of heaven set up a kingdom, which shall never be destroyed: and the kingdom shall not be left to other people, but it shall break in pieces and consume all these kingdoms, and it shall stand for ever" (Dan. 2:44). Any man who would challenge the establishment of God's kingdom in history would be wise to heed Daniel's warning to Nebuchadnezzar: "That they shall drive thee from men,

and thy dwelling shall be with the beasts of the field, and they shall make thee to eat grass as oxen, and they shall wet thee with the dew of heaven, and seven times shall pass over thee, till thou know that the most High ruleth in the kingdom of men, and giveth it to whomsoever he will" (Dan. 4:25).

There is no other God. There is no other permanent kingdom. But there are pretender gods. There are pretender kingdoms. Satan was a pretender god offering Jesus pretender kingdoms. Jesus did not accept the offer, for He knew the truth: there is no other God but God. Satan could not deliver on his promise.

C. The Lure of a Kingdom

In a frequently quoted but rarely believed passage, Jesus warned, "For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul?" (Matt. 16:26).[5] Men build sand castles and call them kingdoms. These may be large sand castles or more modest ones. But their fate is the same: to be washed away (Matt. 7:25–27).

This warning was not given only to that handful of men in history who believe they are in a position to build a kingdom. It was given to every man who believes that he can construct walls around his life that cannot be penetrated by his enemies. "The rich man's wealth is his strong city, and as an high wall in his own conceit" (Prov. 18:11).[6] The only possessions that are guaranteed to stand the test of time are stored outside of time. "Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth. For where your treasure is, there will your heart be also" (Luke 12:33–34).[7]

This temptation has been used again and again in history to lure men to destruction. In the twentieth century, Hitler, Stalin, and Mao all sought to build permanent kingdoms, and all failed.[8] The kingdoms of man all suffer the same fate: to be swallowed up by time.

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5. North, *Priorities and Dominion*, ch. 35. See chapter 19, below.

6. Gary North, *Wisdom and Dominion: An Economic Commentary on Proverbs* (Dallas, Georgia: Point Five Press, [2007] 2012), ch. 54.

7. Chapter 26. See also North, *Priorities and Dominion*, ch. 13.

8. Hitler's promised thousand-year reich lasted from 1933 to 1945. Stalin's kingdom lasted from his access to power 1928 to its collapse under Gorbachev in 1991. Mao's People's Republic of China began in 1949 and still exists in name and as a military force, but his successor, Deng, allowed the peasants of Red China to adopt capitalist ownership in 1978. Private ownership of the means of production spread rapidly through the Chinese economy. So did an economic boom. So has the Christian church.

Satan's lure is a powerful one in history. Arrogant men build political kingdoms in confidence. Fearful men build economic kingdoms because they know no other way. The effort in both cases is futile. Economic kingdom-builders are afflicted by a kind of madness. "A man to whom God hath given riches, wealth, and honour, so that he wanteth nothing for his soul of all that he desireth, yet God giveth him not power to eat thereof, but a stranger eateth it: this is vanity, and it is an evil disease" (Eccl. 6:2). The rich man builds up an inheritance for others. He cannot control what his heirs will do with this accumulated wealth.

D. Wealth, and Power, and Safety

The first temptation had to do with the creation of wealth. If man can take stones and turn them into bread, he escapes the curse of nature. He returns to the garden of Eden on his own authority, on his own terms. The third temptation in Luke's account offered Jesus life without the risk of pain. Man escapes another curse of nature. If he then rules over all of men's kingdoms, he replaces God. He imposes curses and blessings as a sovereign.

The first temptation offered pure autonomy to Jesus: on His own authority, to turn stones into bread. The third asked Him to acknowledge His physical subordination to God and the angels, but not His ethical subordination: forfeiting His messianic redemptive assignment. The second got to the covenantal point: His worship of Satan. The previous temptation had sought to lure Him away indirectly from the worship of God. This one called Him to break covenant with God openly.

The first temptation involved the sin of magic. The third was ethical: tempting God. This one was political. The others offered to place Jesus outside of nature's constraints. This one offered to place Him outside of history's constraints. All three offered Him below-market costs of living. Food, power, and safety were all His for the asking, Satan assured Him. But we are never offered something for nothing, except God's grace. There was an implied exchange: the surrender of Jesus' soul. This exchange is always a bad bargain. The hidden costs are eternal.

Why did Satan believe that Jesus might fall for one of these temptations? Did he believe that Jesus' perfection was vulnerable? He must have. He understood that Jesus was a representative of the race of man. He believed that he had an opportunity to lure Jesus into a

recapitulation of the Fall of man: the acceptance of power religion. Satan has great faith in power. These were the lures that tempted him. "How art thou fallen from heaven, O Lucifer, son of the morning! how art thou cut down to the ground, which didst weaken the nations! For thou hast said in thine heart, I will ascend into heaven, I will exalt my throne above the stars of God: I will sit also upon the mount of the congregation, in the sides of the north: I will ascend above the heights of the clouds; I will be like the most High" (Isa. 14:12–14). This was Isaiah's warning to Babylon (Isa. 13:19). But to warn Babylon, he invoked the imagery of the archetype of all political kingdom-building: Satan's rebellion. I conclude that Satan must view God's exercise of power as power for power's sake, not as extensions of God's character. He is himself blinded ethically by the lure of power. Satan's religion is the power religion.

Conclusion

Jesus did not substitute allegiance to Satan for allegiance to God. He understood the fundamental principle of biblical religion: man's covenantal subordination to God. Man is under God (Gen. 1:26–28). He is required to honor God by worshipping Him as the sovereign Creator. Jesus refused to break covenant with God by adopting either magic or empire-building politics, both of which are forms of the power religion. He recognized the hidden costs of the power religion: the loss of one's soul. Power religion publicly offers something for nothing. In fact, it demands something supremely valuable (eternal soul) for something far less valuable (temporary power). *Power religion is ultimately a religion of nothing for something.* "Take heed therefore how ye hear: for whosoever hath, to him shall be given; and whosoever hath not, from him shall be taken even that which he seemeth to have" (Luke 8:18).[9]

Our priority as covenant-keepers is to affirm the kingdom of God by shunning the kingdoms of man. We must seek to transform man's kingdoms through evangelism. This is not a call to pietistic withdrawal from social involvement. On the contrary, it is a call to worldwide dominion in history—a dominion guaranteed by Christ for His people.[10]

9. Chapter 16.

10. Kenneth L. Gentry, Jr., *He Shall Have Dominion: A Postmillennial Eschatology*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1992] 1997).

5

RISK-FREE LIVING: POWER RELIGION[1]

> *And he brought him to Jerusalem, and set him on a pinnacle of the temple, and said unto him, If thou be the Son of God, cast thyself down from hence: For it is written, He shall give his angels charge over thee, to keep thee: And in their hands they shall bear thee up, lest at any time thou dash thy foot against a stone. And Jesus answering said unto him, It is said, Thou shalt not tempt the Lord thy God.*
>
> LUKE 4:9–12

The theocentric principle of this law is the holiness of God: point three of the biblical covenant.[2] He is not to be trifled with for man's purposes. He is not to be called to account by man—the message of the book of Job.[3]

A. Tempting God

This is the second temptation in Matthew. I think the chronological sequence in Matthew is correct.[4]

The offer here was risk-free living. This is a long-desired goal for man. It cannot be attained in this life, but risk-reduction is a universal practice. The modern science of statistics was initially developed by

1. This is adapted from chapter 2 of Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012).

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 3. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 3.

3. Gary North, *Predictability and Dominion: An Economic Commentary on Job* (Dallas, Georgia: Point Five Press, 2012), ch. 6.

4. Matthew's account ends with the biggest offer from Satan: the kingdoms of this world. He was making the offer. In the first two, Satan was relying on Jesus (stones into bread) and the angels (protection). In the third temptation, Satan pretends to possess the lawful authority to act as God does: being worshipped and extending kingdoms.

men who were seeking to lower their risk.[5] Risk-reduction does not come at zero price. The question is: How high a price? What was Satan asking Jesus to exchange in order to demonstrate His legal claim to this promise? What was this demonstration worth to Jesus? Did Jesus even possess such a legal claim to this promise? If He did, why did He not assert His claim here?

Jesus answered the devil in the first temptation by an appeal to the Bible, i.e., the word of God. Having allowed the text of the Bible to establish this principle of authority, He cited the Bible again: "Thou shalt not tempt the Lord thy God." The full text of the verse throws light on the context. "Ye shall not tempt the LORD your God, as ye tempted him in Massah" (Deut. 6:16). The context of the Israelites' infraction was their cry for water in the wilderness, and their accusation that God had to prove Himself by the provision of water.

> And all the congregation of the children of Israel journeyed from the wilderness of Sin, after their journeys, according to the commandment of the LORD, and pitched in Rephidim: and there was no water for the people to drink. Wherefore the people did chide with Moses, and said, Give us water that we may drink. And Moses said unto them, Why chide ye with me? wherefore do ye tempt the LORD? And the people thirsted there for water; and the people murmured against Moses, and said, Wherefore is this that thou hast brought us up out of Egypt, to kill us and our children and our cattle with thirst? And Moses cried unto the LORD, saying, What shall I do unto this people? they be almost ready to stone me. And the LORD said unto Moses, Go on before the people, and take with thee of the elders of Israel; and thy rod, wherewith thou smotest the river, take in thine hand, and go. Behold, I will stand before thee there upon the rock in Horeb; and thou shalt smite the rock, and there shall come water out of it, that the people may drink. And Moses did so in the sight of the elders of Israel. And he called the name of the place Massah, and Meribah, because of the chiding of the children of Israel, and because they tempted the LORD, saying, Is the LORD among us, or not? (Ex. 17:1–7)

God provided them with water. Moses struck the rock, and water flowed out of it. This was a demonstration of God's power. But it was a demonstration that condemned them to second-class citizenship. They became psychologically dependent on repeated supernatural displays of God's power over nature. They did not learn to trust His covenant law. They learned to complain again and again, whining for their desires. "And he gave them their request; but sent leanness into their soul" (Ps. 106:16). They never grew up. Even Moses was later snared by their commitment to magic as a way of life. He struck the

5. Peter Bernstein, *Against the Gods: The Remarkable Story of Risk* (New York: Wiley, 1996).

other rock twice to draw water out of it, despite the fact that God had told him to speak to the rock, not strike it (Num. 20:10–12). He used ritual instead of relying on God's word—the essence of magic.[6]

B. To Protect the Messiah

The devil cited a portion of Psalm 91.[7] This is sometimes regarded as a messianic psalm. It refers to long life for the person spoken of. But long life was what was *not* granted to the Messiah in his role as redeemer. Jesus died young. How could this passage have applied to Him? "There shall no evil befall thee, neither shall any plague come nigh thy dwelling. For he shall give his angels charge over thee, to keep thee in all thy ways. They shall bear thee up in their hands, lest thou dash thy foot against a stone. Thou shalt tread upon the lion and adder: the young lion and the dragon shalt thou trample under feet. Because he hath set his love upon me, therefore will I deliver him: I will set him on high, because he hath known my name. He shall call upon me, and I will answer him: I will be with him in trouble; I will deliver him, and honour him. **With long life will I satisfy him, and shew him my salvation**" (Ps. 91:10–16).

1. A Suffering Messiah

Satan cited a verse which, if applied literally to Jesus, would have meant that He could not serve as the Passover's sacrificial lamb, a young sacrifice. The Mosaic Covenant's sacrificial animals were young.[8] If this passage applied literally to Jesus in His pre-resurrection phase, then it meant that the world would not have a savior. He would survive the fall from the temple, but mankind would not survive a Messiah blessed with longevity. Israel might gain a long-lived king; it would not gain a savior.

The difficulty in interpreting this prophecy as messianic is the opposite message in a crucial messianic prophecy, Isaiah's prophecy of substitutionary atonement.

> Who hath believed our report? and to whom is the arm of the LORD revealed? For he shall grow up before him as a tender plant, and as a root out

6. Gary North, *Sanctions and Dominion: An Economic Commentary on Numbers* , 2nd ed. (Dallas, Georgia: Point Five Press, [1997] 2012), ch. 11.

7. In Luke's account, the citation comes from the Septuagint, Psalm 90:11–12. William Hendriksen, *New Testament Commentary: An Exposition of the Gospel According to Luke* (Grand Rapids, Michigan: Baker Book House, 1978), p. 238.

8. Leviticus 1:14; Numbers 28:19; Numbers 29:13; Luke 2:24.

> of a dry ground: he hath no form nor comeliness; and when we shall see him, there is no beauty that we should desire him. He is despised and rejected of men; a man of sorrows, and acquainted with grief: and we hid as it were our faces from him; he was despised, and we esteemed him not. Surely he hath borne our griefs, and carried our sorrows: yet we did esteem him stricken, smitten of God, and afflicted. But he was wounded for our transgressions, he was bruised for our iniquities: the chastisement of our peace was upon him; and with his stripes we are healed. All we like sheep have gone astray; we have turned every one to his own way; and the LORD hath laid on him the iniquity of us all. He was oppressed, and he was afflicted, yet he opened not his mouth: he is brought as a lamb to the slaughter, and as a sheep before her shearers is dumb, so he openeth not his mouth. He was taken from prison and from judgment: and who shall declare his generation? for he was cut off out of the land of the living: for the transgression of my people was he stricken. And he made his grave with the wicked, and with the rich in his death; because he had done no violence, neither was any deceit in his mouth. Yet it pleased the LORD to bruise him; he hath put him to grief: when thou shalt make his soul an offering for sin, he shall see his seed, he shall prolong his days, and the pleasure of the LORD shall prosper in his hand. He shall see of the travail of his soul, and shall be satisfied: by his knowledge shall my righteous servant justify many; for he shall bear their iniquities. Therefore will I divide him a portion with the great, and he shall divide the spoil with the strong; because he hath poured out his soul unto death: and he was numbered with the transgressors; and he bare the sin of many, and made intercession for the transgressors (Isa. 53:1–12).

If this applied to Jesus, then the prophecy in Psalm 91 either did not apply to Jesus in His office as Messiah, or else it applied as an inheritance that He abandoned. The question is, if the passage in Psalm 91 did not apply to Jesus, to whom did it apply? No one in Old Covenant history claimed it as his own. If not Jesus, then who? I conclude that this psalm offered this set of unique conditions to Jesus, but He refused to claim the inheritance as His. He refused it here, and in response, God the Father refused to honor it on Calvary. On the cross, Jesus called out to God: "Eli, Eli, lama sabachthani? that is to say, My God, my God, why hast thou forsaken me?" (Matt. 27:46b). God remained silent. Yet the passage affirms: "He shall call upon me, and I will answer him: I will be with him in trouble; I will deliver him, and honour him. With long life will I satisfy him, and shew him my salvation" (Ps. 91:14–16). This promise was no longer in force. Why not? Because Jesus forfeited any claim to it by fulfilling the role of the suffering Messiah. So, the psalm was not messianic.

2. A Leap of Faith

Satan proposed a test. If Jesus failed it, there would be no substitutionary sacrifice, no execution. There would only be a dead body on the ground. On the other hand, if Jesus survived, then He was a premature heir to this promise, and therefore He could not be the prophesied lamb led to the slaughter. It was a lose-lose offer for Jesus, and a win-win offer for Satan. Jesus declined to accept the challenge.

Jesus cited the law against tempting God. Yet Gideon had doubted the call from God, and had proposed a pair of tests involving a fleece (Jud. 6:37–40). What is wrong with such demonstrations of God's intentions? Nothing, just so long as the information desired has not been revealed authoritatively in the Bible. Gideon had no way to be sure that he was speaking to a representative of God. There was no written revelation that applied to his situation. Not so with Jesus. He knew that the verse cited was applicable to Him, but only as a statement of the protection available to Him, not as a prophecy the actual details of His life. He was not going to prove its applicability in a way that might produce His immediate death or validate His non-messianic long life. Neither result was appropriate for His work on earth.

The reason why this leap of faith would have constituted the tempting of God was because such a life-or-death test was imposed by man on his own authority. The Israelites had made this mistake: "Is God with us?" they had asked. "Let him prove it by offering us life-sustaining water." But God had already done so: at the Red Sea. The life-sustaining water for Israel was the death-inducing water for Egypt. They had seen this miracle, but it no longer made any impression on them. They required another test. And another. There would be no end to the required tests if the Israelites of the exodus had anything to say about it.

Their addiction to miracles was very great. It was part of their slave's mentality. The slave relies on someone else to sustain him with capital. He is not ready to become an independent person. The exodus generation had not been willing to accept the responsibility of war against Canaan (Num. 14). They had to wander for a generation until they died off. Jesus was not addicted to miracles for His own sake. He provided them for Israel's sake. He used them to establish a covenant lawsuit against Israel. "And thou, Capernaum, which art exalted unto heaven, shalt be brought down to hell: for if the mighty works, which have been done in thee, had been done in Sodom, it would have remained until this day. But I say unto you, That it shall

be more tolerable for the land of Sodom in the day of judgment, than for thee" (Matt. 11:23–24). That generation would die in its sins as surely as the exodus generation had.

C. Life Has Risks

Life has risks. We dash our feet against stones. We slip and fall. Because of sin, we suffer the negative sanctions of pain and failure. We suffer death. In this sense, we live a high-risk existence.

Satan was offering Jesus risk-free living. For the Messiah, such risk-free living would mean the death of man. The Messiah was to experience separation from God on behalf of man—the ultimate risk. For Him, there was no escape, so that for His people there is an escape. There was no way that Jesus could live risk-free and still perform His work as redeemer.

Men want to lower their risks. This is legitimate, in the same sense that seeking to lower any of our costs is legitimate. But to seek risk-free living is to seek slavery and death. It is comparable to seeking cost-free living. Such a quest is demonic in history: the overcoming of sin's curse without overcoming sin.

The most successful technical means of reducing risk is economic growth. We gain more wealth, which can be used to shield us from unpleasant events. Then there is the discovery of the laws of mathematical probability.[9]

This has drastically reduced risk. But no means of risk reduction should be elevated above God's offer of protection: not insurance, not wealth, not power. Any rival source of risk reduction will eventually be worshiped by man. It will then demand sacrifice.

In the second half of the twentieth century, vast bureaucracies were created around the world that sought to reduce risks for all people under the jurisdiction of the state. But risks must be borne by someone. The cost of paying for unforeseen negative events must be borne by someone. Increasingly, the state insists that it will pay for the errors of men. The state imposes taxes on the successful in order to compensate those who have failed. This is not an insurance transaction in which men contract with each other through a third party to insure against statistically predictable losses. It is not a transaction based on a cost-benefit estimation of those who are asked to pay. The costs are imposed by coercion on those who do not posses effective

9. Bernstein, *Against the Gods*.

political influence. This coercive wealth redistribution policy raises costs. Employers bear a heavy load of responsibility in the government's many systems of risk reduction. So, employers seek out employees who are less likely to be injured, fail, or in other ways cost the employers extra money. Those employers who are required to pay seek ways of excluding from the arrangement those who are statistically more likely to be paid.

The modern administrative law order has extended the definition of social risk and has extended its net to haul in more people to bear such risk. Men seek to be protected by the state's many economic safety nets, yet they also seek to escape the nets tossed out to entrap those with capital. The end of such a game of hide and seek is sure: the increase in the number of those who are promised safety and the loss of freedom for those who are required to pay. At some point, the safety nets will break, breaking men's faith in the state, and breaking the state's nets of entrapment. When this happens, all those who are dependent on the broken safety nets will find themselves weak and defenseless against social change. The very collapse of the nets will accelerate social change, increasing risks for all.

Conclusion

The Messiah had to bear risks. The messianic state must also bear risks. The Messiah did not attempt to test the existence of a safety net from God. He bore His own risks and ours as well.

The messianic state seeks to transfer risks to taxpayers and others with capital. The result will be an unprecedented disaster. Hundreds of millions of people have been lured into one or another of the Stare's safety nets. When these nets break, those caught inside them will have a great fall.

The top priority of this passage is to live by God's word, but not by expectations of abnormal supernatural intervention. A religion of risk-defying acts in defiance of God's law is a religion of magic. Biblical religion is not magical. It does not rely on man-invoked supernatural miracles to enable man to achieve the good life. It also does not invoke the state as a provider of safety nets against the economic results of either risk-avoiding failure[10] or needlessly risky foolishness.

10. The parable of the pounds: the man who buried his (Luke 19:12–15). See Chapter 46.

6

LIBERATION FOR THE WHOLE WORLD

> *And he came to Nazareth, where he had been brought up: and, as his custom was, he went into the synagogue on the sabbath day, and stood up for to read. And there was delivered unto him the book of the prophet Esaias. And when he had opened the book, he found the place where it was written, The Spirit of the Lord is upon me, because he hath anointed me to preach the gospel to the poor; he hath sent me to heal the brokenhearted, to preach deliverance to the captives, and recovering of sight to the blind, to set at liberty them that are bruised [down-trodden, oppressed], To preach the acceptable year of the Lord. And he closed the book, and he gave it again to the minister, and sat down. And the eyes of all them that were in the synagogue were fastened on him. And he began to say unto them, This day is this scripture fulfilled in your ears.*
>
> LUKE 4:16–21

The theocentric principle here is God as liberator, the defender of the weak. Deliverance is point two of the biblical covenant.[1] The model is God as the deliverer of Israel in Egypt.[2]

A. Deliverance

This passage invokes the language of deliverance. It is from Isaiah 61:1–2. The prophet's language promised longed-for deliverance. The jubilee year was the year of deliverance for the poor of Israel under the Mosaic law (Lev. 25). It was the archetype of liberation, the restoration of the family's land to those who had been dispossessed or sold into servitude.

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 2. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 2.

2. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 1, *Representation and Dominion* (1985).

The Hebrew Masoretic text does not mention sight to the blind. The Greek translation of the Old Testament (the Septuagint) does. William Hendriksen mentioned an alternate reading of the Hebrew text, "to those bound opening of eyes."[3] But the Septuagint's rendering is "to the blind recovery of sight," just as Jesus quoted it.[4] Jesus gave sight to the blind on several occasions. These miracles were literal fulfillments of the prophecy in Isaiah, as recorded in the Septuagint.

The phrase, "to set free the oppressed," does not appear in the Hebrew Masoretic text, the Greek Septuagint, or the Aramaic Peshita. There is no obvious explanation for this discrepancy. Was this phrase Jesus' comment on the text, offered without warning in the middle of the reading? If He had added to the text, some of His listeners would have recognized this discrepancy. This would have undermined His authority. But there was no objection. Did this scroll differ from the copies that we have today? This seems unlikely, given the Jews' care in making exact copies and destroying imperfect ones. Did Luke add these words? Did some early scribe? I wish I had a definitive answer. I don't.

The jubilee law authorized the intergenerational enslavement of foreigners (Lev. 25:44–46). Christ's announcement here of liberty for the captives suggests that the end of the Mosaic law of permanent enslavement was at hand, along with the rest of the jubilee laws.[5] It is on this basis, and I believe *only* on this basis, that abolitionism can be defended biblically by someone whose hermeneutic assumes that a Mosaic law remains in force unless it was annulled by the New Testament. In contrast, for those whose hermeneutic assumes that a Mosaic law must be reasserted in the New Testament in order for it to be valid, abolitionism remains a problem because of Paul's Epistle to Philemon. I find that those who reject abolitionism as an unbiblical movement of Unitarians and humanists tend to ignore this passage in Luke, while those who affirm abolitionism as morally biblical tend to neglect Philemon.

3. William Hendriksen, *New Testament Commentary: An Exposition of the Gospel According to Luke* (Grand Rapids, Michigan: Baker Boom House, 1978), p. 253.

4. *Ibid*., p. 252.

5. Gary North, *Boundaries and Dominion: An Economic Commentary on Leviticus*, 2nd ed. (Dallas, Georgia: Point Five Press, [1994] 2012), ch. 31.

B. The Dispossessed

The groups named in Isaiah were the dispossessed: the poor, the enslaved, and the blind. They were the brokenhearted and bruised. These people were at the bottom of the social and economic pyramid. Isaiah had singled them out as the objects of God's concern. They would be liberated in the future. Now, Jesus was saying, the day of liberation was at hand.

The day of liberation would not be welcomed by those at the top of the economic pyramid. Yet Jesus did not object to an economic pyramid as such. He merely warned the rich of their eternal risk (Luke 18:25). His mother had testified of God: "He hath filled the hungry with good things; and the rich he hath sent empty away" (Luke 1:53). Her implicit prophecy of her son's ministry was not a call for economic equality; it was a call for the replacement of the individuals in the hierarchy.[6]

Jesus' message was not well received that day. He made it clear to His listeners that this prophecy of liberation did not apply exclusively to Israel. Worse; He implied that the liberation of the gentiles would constitute the fulfillment of this prophecy. "But I tell you of a truth, many widows were in Israel in the days of Elias, when the heaven was shut up three years and six months, when great famine was throughout all the land; But unto none of them was Elias sent, save unto Sarepta, a city of Sidon, unto a woman that was a widow. And many lepers were in Israel in the time of Eliseus the prophet; and none of them was cleansed, saving Naaman the Syrian" (vv. 25–27). The dispossessed were not limited to those who were politically oppressed citizens of the Jewish nation. For His implying this, the entire synagogue threw Him out and tried to toss Him off a cliff (vv. 28–29). These were ruthless, rebellious, lawless men.

Jesus regarded Himself as a prophet, as He announced to the members of the synagogue: "And he said, Verily I say unto you, No prophet is accepted in his own country" (v. 24). This also would not please His listeners, as He well knew. By invoking the prophecy of Isaiah, He was announcing a great reversal of fortune, just as His mother had.[7] But this reversal would not be limited to the circumcised. It would apply universally. This was what moved the application of this prophecy far beyond the boundaries of the covenanted nation. Jews were willing to imagine that they, as conquered subjects

6. Chapter 1.
7. Chapter 1.

of Rome, would someday be released from bondage. They did not have in mind the liberation of the gentiles. But Jesus made it clear that He did, and if He was a true prophet, then Isaiah had, too.

There are Christians who claim that Jesus had no social concerns, no program of liberation. They also argue that His ministry was the annulment of the Mosaic economy. Both claims are wrong. His fulfillment of this prophecy annulled one aspect of the Mosaic economy, namely, the jubilee laws, but in so doing, this fulfilled the prophecy of Isaiah. He announced that the day of liberation had arrived. This liberation meant that the dispossessed would now gain a stake in society. What society? The kingdom of God. Gentiles were among the oppressed. How do we know this? Because Jesus told the Jews, "Therefore say I unto you, The kingdom of God shall be taken from you, and given to a nation bringing forth the fruits thereof" (Matt. 21:43). As heirs of the kingdom, gentiles were also heirs of Isaiah's prophecy.

The dispossessed would soon have new hope in Christ. The acceptable year of the Lord meant liberation from the status of dispossessed. But if this promise also applied to the gentiles, then Israel would lose its unique covenantal status. This is exactly what Jesus implied when He reminded them that the widow of Zarephath and Naaman had been blessed when Israelites were not. This was a direct challenge to traditionalists in Israel, who saw Israel as the unique recipient of the covenantal blessings of God.

The various deliverances in the text of Isaiah were not limited to the spiritual realm. Isaiah's language referred to physical deliverance, economic status, and liberty. "The Spirit of the Lord GOD is upon me; because the LORD hath anointed me to preach good tidings unto the meek; he hath sent me to bind up the brokenhearted, to proclaim liberty to the captives, and the opening of the prison to them that are bound; To proclaim the acceptable year of the LORD, and the day of vengeance of our God; to comfort all that mourn" (Isa. 61:1–2). The implication here is that Jesus' message regarding spiritual liberation from sin will have positive visible effects in the lives of those granted spiritual liberation. Jesus did heal the blind as part of His ministry, but He did not go into prisons and release people. He did not send slaves away from their owners. Then what did He have in mind? He realized that His message of liberation from sin would, over time, provide liberty in the broadest sense.

Definitively, the captives were going to be set free by His ministry.

That is, judicially speaking, those in sin were about to be freed from their bondage. But, over time, there would be a progressive fulfillment of this definitive liberation. *This promise had to do with the social effects of God's law and the work of the Holy Spirit in history*. Jesus was not a revolutionary who called for violent action for the immediate liberation of masses of dispossessed people. He was a revolutionary in the messianic sense: providing the supernatural basis of covenant-keepers' progressive liberation over time. Spiritual liberation produces social, judicial, and economic liberation.

C. The Abolition of Slavery

Jesus' declaration was the judicial basis for the abolition of the Old Covenant's system of intergenerational slavery. The laws governing intergenerational slavery in Israel appear in Leviticus 25, the laws governing the jubilee year. "Both thy bondmen, and thy bondmaids, which thou shalt have, shall be of the heathen that are round about you; of them shall ye buy bondmen and bondmaids. Moreover of the children of the strangers that do sojourn among you, of them shall ye buy, and of their families that are with you, which they begat in your land: and they shall be your possession. And ye shall take them as an inheritance for your children after you, to inherit them for a possession; they shall be your bondmen for ever: but over your brethren the children of Israel, ye shall not rule one over another with rigour" (vv. 44–46). Jesus' fulfillment of the jubilee year annulled it definitively. It was annulled finally in A.D. 70, with the destruction of the temple. That event ended the Old Covenant order forever. It also ended the biblical justification for intergenerational slavery.[8]

This implies that abolitionism is biblical. The problem is then to explain why it was not until the second half of the eighteenth century that abolitionism as a movement first appeared. Why did it take so long for the realization to become widespread that intergenerational slavery is unlawful, according to the New Testament?

Conclusion

The gospel liberates men from the tyranny of sin. Jesus' pre-crucifixion ministry was laying the foundations of the gospel. What was definitive—liberation—was broader than the internal life of the spirits of men. Jesus was extending Isaiah's prophecy to the whole world

8. North, *Boundaries and Dominion*, ch. 31.

and its institutions. The jubilee year had come definitively, not just for Israel, but for redeemed mankind everywhere. Jesus was laying the foundations for liberty. This included economic liberty. The poor would be the beneficiaries.

7

CALLING VS. OCCUPATION[1]

> *And after these things he went forth, and saw a publican, named Levi, sitting at the receipt of custom: and he said unto him, Follow me. And he left all, rose up, and followed him.*
>
> LUKE 5:27–28

The theocentric principle here is obedience to God's call. God possesses the lawful authority to call us into His service. This is point two of the biblical covenant: hierarchy.[2] We are required to heed this call. But to heed it, we must trust the person who issues it.

A. Publicans

Matthew was a publican: a tax collector. Tax collectors were hated more in the ancient world than they are today. Today's tax collector is the agent of an elected government. This provides a degree of legitimacy to the tax system that Rome did not possess in the eyes of tribute-paying foreigners. The government initially sold to companies the right to collect taxes. These companies bid for this privilege. The government collected its revenue in advance from the bidders, who in turn sent agents out to collect the taxes from the people. This system is known in retrospect as tax farming.

Tax farming had prevailed under the Roman Republic. Investors in a tax farming company expected to reap more than they sowed. If

1. This chapter is adapted from chapter 21 of Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012).

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 2. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 2.

the group's bid won the privilege of collecting taxes from a particular region, the investors expected to collect more money than they had paid to Rome. This meant that tax farmers were allowed considerable discretion in establishing the amount of taxes owed by any individual. They estimated how much they could collect before they placed their bids.

The Roman government had stood behind these tax farmers. A revolt against the tax man, then as now, was a revolt against civil government authority. But publicans were businessmen. They represented a profit-seeking business as well as the government. Their job was to extract as much money as they could from taxpayers. There was no government tax code. They were not bureaucratic agents of the state. The taxpayers were at a great disadvantage in dealing with them.

Under such a system, tax collectors had an incentive to overcharge taxpayers, and taxpayers had an incentive to lie. Many taxpayers would have known about the nature of the tax farming system. It was to the taxpayers' advantage to pay as little as possible. If tax revenues dropped, the bids at the next tax farming auction might be lower. What was it to them if some profit-seeking Roman monopoly made less profit than its investors had hoped? If Rome collected less as a result, the tributaries would shed no tears.

The tax farming system was abolished under Augustus in Christ's day. He substituted tax collecting by local governments, which then paid the central government. This system was less arbitrary than the tax farming system had been.[3] But there was still a possibility that local tax collectors might overcharge taxpayers, just as their predecessors had done under the tax farming system. John the Baptist recognized this temptation and dealt with it openly: "Then came also publicans to be baptized, and said unto him, Master, what shall we do? And he said unto them, Exact no more than that which is appointed you" (Luke 3:12–13). The tax collector in the Roman world was assumed to be dishonest. John's comment went to the heart of this distrust. But he did not tell them that they were immoral for being tax collectors. He told them only they were immoral if they raised taxes on their own authority and then kept the difference. They were part of a chain of command. At every level, he implied, the rule of law should be honored. Tax collectors should know in advance what they

3. James Macdonald, *A Free Nation Deep in Debt: The Financial Roots of Democracy* (New York: Farrar, Strauss and Giroux, 2003), p. 54.

are expected to collect. This means that taxpayers should know in advance what they are required to pay. *The predictability of law is supposed to apply to taxation*.

B. Occupation

There is a familiar saying in English that is equally true in every other language: "Nothing is certain except death and taxes." Every civil government must collect taxes in some form. Taxpayers prefer to keep more of their wealth than less, so they resist the imposition of taxes. Although they know that some taxation is necessary for their protection, they prefer to have other taxpayers pay. They resent taxes, and they resent tax collectors.

A Jew who served as a tax collector would have been especially resented in Israel. Most of all, a member of the tribe of Levi would have been resented. Levi was the priestly tribe. The parallel accounts say that Matthew was also named Levi (Mark 2:14; Luke 5:27).[4]

Levi was sitting at a table, collecting taxes. As soon as he heard Jesus' call, he walked away from his job. But he did more than this, according to Luke's account. He left the money behind. Then he invited in fellow publicans to hear Jesus. In doing so, He gave Jesus another opportunity to confront the religious leaders of the nation. "And after these things he went forth, and saw a publican, named Levi, sitting at the receipt of custom: and he said unto him, Follow me. **And he left all**, rose up, and followed him. And Levi made him a great feast in his own house: and there was a great company of publicans and of others that sat down with them. But their scribes and Pharisees murmured against his disciples, saying, Why do ye eat and drink with publicans and sinners? And Jesus answering said unto them, They that are whole need not a physician; but they that are sick. I came not to call the righteous, but sinners to repentance" (Luke 5: 27–32). Levi left it all behind. Then he held a party.

Levi recognized that Jesus was offering him a higher calling. He was making money at his job. He probably was making a lot of money. He left the money behind. He owed most of it to his superiors unless he was extremely crooked. By walking away from it, he became liable to make up the difference out of his own capital. He must have had capital. He could afford to entertain guests at a feast. He invited

4. Matthew was one of three brothers who became apostles. He was the son of Althaeus (Matt. 10:13; Mark 2:14). James was the son of Althaeus (Luke 6:15). Judas (not Iscariot) was the son of Althaeus (v. 16).

other tax collectors, and they came. He was probably not a low-level official. He had money to spend on entertaining and gaining influence among his peers.

Why did he walk away from his money? That was an odd thing to do. He could have turned it in. Instead, he left it sitting there. Perhaps he thought that no one would steal it. But that took considerable faith on his part. Fear of Roman soldiers might have restrained men from reaching into the box[5] to grab a handful of coins, but such theft would be difficult to prove unless soldiers were present next to Levi, which no text indicates was the case. He must have counted the cost of losing the money that he had collected so far.

Leaving the money behind was a symbolic act. To pick up a box of money would not have required much effort. He did not pick it up. He walked away from it. He soon joined the disciples (Luke 6:15). He became an apostle (Acts 1:13). Visibly, he switched sides: from Rome to Jesus. He did so in a way that could not have failed to gain attention. Word about a Levite publican who had walked away from a box of money would have spread very fast.

Jesus called him. He heeded the call immediately. He did not hesitate. Others did. "And he said unto another, Follow me. But he said, Lord, suffer me first to go and bury my father. Jesus said unto him, Let the dead bury their dead: but go thou and preach the kingdom of God. And another also said, Lord, I will follow thee; but let me first go bid them farewell, which are at home at my house. And Jesus said unto him, No man, having put his hand to the plough, and looking back, is fit for the kingdom of God" (Luke 9:59–62).[6]

Levi's occupation was tax collecting. He left it for a calling: to be a disciple of Jesus. There was a conflict between the two. He would have found it difficult to remain a tax collector and become a disciple. Surely, he could not have been part of Jesus' closest associates, for Jesus was constantly on the move. He could not have become an apostle. But Levi did not know anything about the apostolate. All he knew was that Jesus had called him.

When he invited other publicans to come to a party, they came. Word of his peculiar decision must have spread among them, too. One of their colleagues had walked off the job, leaving the money behind. Why? Then he invited them to come to dinner and meet the

5. I assume that he had a box or other container for the money. This is not a major assumption.

6. Chapter 20.

man who had called him. Here was an opportunity to get answers to their question.

Tax collecting had a deservedly bad reputation. The scribes and Pharisees linked publicans with sinners. Jesus did not deny this link. Instead, He turned their criticism against them. He was a physician who healed the sick. The guests were on the list of the sick. His critics were not on the guest list. They did not regard themselves as sick men; thus, they believed that they had no need of a physician. They were critical of the Great Physician's methods of healing, including sharing a meal with tax collectors. Jesus was condemning them. They were as sick as the guests. They were in need of healing.

Levi had humbled himself before Jesus by walking off the job. As a man protected by Roman troops, he possessed great authority. He would soon possess greater authority as an apostle. But the road to this authority was a walk into unemployment. He possessed wealth. He would soon possess a share of God's kingdom. But that kingdom was barely visible. To use the language of modern investing, he sold power and wealth short and went long in kingdom futures. He had a choice of two masters: God or mammon. He chose God. There is no clearer New Testament example of a man who made the correct choice in the face of such an explicit set of circumstances.

C. Calling

Jesus had important tasks for Levi. The most important, presumably, was writing the first Gospel.[7] But Jesus did not call to him with this offer: "Leave the money behind, and you'll be able to write the first book in the New Testament, a book that will re-shape the world. Your name will be known by millions of people down through the ages." He just called him to follow. Levi heeded the call.

1. Profit

What was the most profitable thing that Levi could have done: collect taxes or write the first Gospel? In retrospect, most people would probably say "write the book." Men want to be remembered favorably. Fame is a powerful lure; so is a good reputation. Combine the two, and you have a powerful offer. Jesus did not verbally offer the first. The second—a good reputation—was part of the deal, but only by comparison to the universally bad reputation of tax collectors. He

7. Because the Matthew account alone refers to the tax collector as Matthew rather than Levi, Bible scholars have assumed that he was the author of the book.

would go from being despised by nearly everyone to being misunderstood by many and hated by a few.

To gain this long-term profit—fame and a good name—he would have to pay a price. What he paid was the forfeited income that he would otherwise have received. This payment was symbolized by the box of money that he left behind. That abandoned box of money was an earnest—a down payment—on all the other money that he would not receive.

He entered a world of far greater uncertainty. He had been a tax collector. This was one of the more certain occupations in Rome.[8] Income was assured: a form of rent. In contrast, it was not clear to him where the income would come from as Jesus' disciple, wandering the roads of Judaea. Levi became an entrepreneur. He chose uncertainty over rent. He ceased being a combination of Roman bureaucrat and Jewish businessman.

There was no question that he was not going to have the same level of money income as a follower of Jesus. He knew that. He demonstrated this understanding by walking away from the money box. He was abandoning his occupation. Why? Because he had been called to something more profitable. He had received a higher calling.

His calling was in opposition to his occupation. What do I mean by his calling? I mean that way of life and that work which Jesus would assign to him. This was the most important work he could do. He could make more money on the old job, but that work was not very important compared to Jesus' work. Money income was higher as a tax collector, but money income was less profitable to him than Jesus' work. He was faced with a choice: occupation or calling. He chose the calling.

I define the calling as follows: *the most important work a person can do in which he would be most difficult to replace*.[9] The account of Levi's calling is illustrative of this definition. Jesus had a new career for him. His old career was profitable financially, but he could be replaced. There is no doubt that the tax collecting agency hired a replacement. We do not know his name. He is no longer important. He was important to himself, his employers, and the taxpayers, but he is no longer important. He left no enduring legacy. Levi did.

8. Two centuries later, it was equally certain but one of the most burdensome occupations. Tax collectors had to pay the state, despite their future revenue, which fell as Rome became impoverished. It became an inherited office which could not be abandoned. It became a form of slavery.

9. Gary North, "The Calling," *Christian Reconstruction* (March/April 1981).

Matthew's Gospel cannot be replaced. The other three Gospels supplement it, but they could not replace it. It is only in Matthew's Gospel that we are told of the virgin birth of Christ.[10] It is only in this Gospel that we read the account of the Great Commission: "And Jesus came and spake unto them, saying, All power is given unto me in heaven and in earth. Go ye therefore, and teach all nations, baptizing them in the name of the Father, and of the Son, and of the Holy Ghost: Teaching them to observe all things whatsoever I have commanded you: and, lo, I am with you alway, even unto the end of the world. Amen" (28:18–20). Can you imagine the history of the church without these two passages?

2. Non-Monetary Bidding

Levi's choice was not based on monetary income. The organization that employed him paid more money than Jesus offered. Jesus offered nothing in the way of monetary compensation. This is typical for most people. *Our place of highest-value service is rarely our place of greatest monetary income*.

A bidding war was in progress. The organization that employed him had bid up his income to keep him in a job that suffered from a major social liability. Jesus offered him nothing except discipleship. Levi had a choice: remain a social pariah or become a social eccentric. Go with the money or go with . . . what? God and mammon were bidding against each other. The high bid wins, but the individual must decide in terms of his own scale of values what the high bid is. Rarely is the high monetary bid the high bid from God's point of view. "For it is easier for a camel to go through a needle's eye, than for a rich man to enter into the kingdom of God" (Luke 18:25).[11]

Callings are rarely salary-producing occupations, such as minister of the gospel or teacher in a Christian school. Because so few men are ever directly confronted with a choice between calling and occupation, they do not think much about their callings. They may think more about this when they reach their mid-40s, when they see their mortality more clearly. But the kind of life-changing decision that Levi made is rare. Few men ever hear the call of God so plainly.

10. One passage in Luke presupposes the virgin birth: "And Jesus himself began to be about thirty years of age, being (as was supposed) the son of Joseph, which was the son of Heli" (Luke 3:23).

11. Chapter 43.

D. Competitive Bidding: Calling vs. Job

Job-switching is common today. People seek better-paying jobs. They are not locked into one job for life. When a person asks: "What is my most productive area of service?" he means only for a few years. People change their occupations and their specialties within employing organizations.

The bidding war for labor services goes on, day by day. The results can be seen in the fluctuating price for labor services. No comparable bidding system exists for callings. There is no visible indicator comparable to the money wage. There is no numerical value that men can place on their callings. As with everything else, there has been an increase in information regarding callings, but there is nothing comparable to the job market.

With the increase in the division of labor, callings have become more specialized. But without a unique numerical success indicator, the participants and would-be participants in the market for highest service are still as blind, comparatively, as Levi was. When God calls us into service, He does not present us with an employment contract enforceable in a court of law, with fringe benefits listed. He just says, "Hey, you! Come." There is considerable uncertainty. Why some men respond while others do not remains a mystery. They do not base this decision on quantitative measures. There is some unexplained factor that is at work in God's issuing of a call. "The secret things belong unto the LORD our God" (Deut. 29:29a).

Because we cannot know the future exhaustively, an element of faith exists in every decision. What distinguishes market decisions is the degree of specificity possible in assessing the future. There are prices. Prices are the result of men's decisions regarding the present value of expected future supply and demand. Men bid for resources in terms of these assessments. The result of this bidding process is an array of prices. So, there is less faith required to make a market decision than a decision regarding the calling. Accepting a calling is more like taking a wife than hiring a housekeeper. The potential is greater, a mistake is more permanent, and the terms of her employment are less specific.

Conclusion

Levi traded present tangible wealth for intangible future treasure. This exchange was symbolized by the money that he left behind. This

is the exchange that Jesus told His disciples that they all had to make. "Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth. For where your treasure is, there will your heart be also" (Luke 12:33–34).[12] This principle has not changed: "For where your treasure is, there will your heart be also."

When Jesus called him, Levi had to make a decision. He had to assess the call of Christ and compare its potential with that of his occupation. No decision would have been a decision to stay right where he was. He made his decision in an instant. We are not told what factors motivated him. Maybe it was only that Christ had called him, despite his position as a social outcast. Maybe he had been looking for a way out the tax collection field. Or maybe it was something beyond his own power to explain. He wrote down an account of the event, but he did not explain his motivation.

Jesus' call persuaded Levi to reassess the location of his treasure: in heaven or in the money box. Because he had not sought out Jesus, I assume that this call initiated a major shift in his outlook. The visible indicator of this shift was the money box. The money box had great relevance for his job, but none for his calling. He left it behind.

Levi had been employed by an occupying force. From the standpoint of his social standing in the community, his abandonment of his occupation for the sake of a new calling was a move up. But it was also a move out: to a fringe religious group. There was a trade-off. He was better off socially, but he was worse off economically. What he did would have created confusion in the minds of those around him: his employer, his colleagues, and his fellow Jews. Word would have spread rapidly. That, too, was a form of evangelism.

12. Chapter 26.

8

OPEN FIELDS AT HARVEST TIME[1]

> *And it came to pass on the second sabbath after the first, that he went through the corn fields; and his disciples plucked the ears of corn, and did eat, rubbing them in their hands. And certain of the Pharisees said unto them, Why do ye that which is not lawful to do on the sabbath days? And Jesus answering them said, Have ye not read so much as this, what David did, when himself was an hungred, and they which were with him; How he went into the house of God, and did take and eat the shewbread, and gave also to them that were with him; which it is not lawful to eat but for the priests alone? And he said unto them, That the Son of man is Lord also of the sabbath.*
>
> LUKE 6:1–5

The theocentric principle of this passage is stated clearly, "the Son of man is Lord also of the sabbath." God and God's work govern the sabbath and its judicial applications. This relates to point four of the biblical covenant: sanctions.[2] It relates to the fourth commandment.[3]

A. Common Property

The Pharisees did not criticize the disciples for stealing. The Mosaic law exempted the disciples' activity from the laws of theft. "When thou comest into thy neighbour's vineyard, then thou mayest eat grapes thy fill at thine own pleasure; but thou shalt not put any in thy

1. This appears as chapter 26 in Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012).

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

3. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 2, *Decalogue and Dominion* (1986), ch. 24.

vessel. When thou comest into the standing corn of thy neighbour, then thou mayest pluck the ears with thine hand; but thou shalt not move a sickle unto thy neighbour's standing corn" (Deut. 23:24–25).

Because of the importance of this passage for a correct understanding of the Bible's view of private property, I here reprint Chapter 57 of my commentary on Deuteronomy.[4] Some readers may not have access to that electronic book. I reprint here the entire chapter.

The theocentric principle here is that God protects His people as a shepherd protects his flock. He places boundaries around them.

A. Subordination and Debt

The text specified that the covenant-keeping lender was to imitate God by not lending at interest to a brother in the faith, i.e., a person who publicly confesses faith in the God of the Bible and who had subordinated himself to the covenanted ecclesiastical community by means of an oath-sign.[5] Those who were outside of the covenanted ecclesiastical community could be lawfully treated as a shepherd would treat sheep outside his flock. These sheep did not recognize his voice. These sheep were not under his authority; therefore, they were not under his protection.

What is judicially crucial here is the biblical concept of becoming a brother's protector. The shepherd-sheep relationship implies *subordination by the sheep*. "The rich ruleth over the poor, and the borrower is servant to the lender" (Prov. 22:7).[6] The Mosaic law recognized that a sheep enters the debt relationship as a subordinate. As we shall see, the cause of this subordination was to be a factor in the lender's decision as to which kind of loan is involved: charitable or business. The poor brother who had fallen on hard times through no moral fault of his own was morally entitled to a zero-interest charitable loan (Deut. 15:1–7).[7] This subordination aspect of a loan is universal. This law

4. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012).

5. Under the Old Covenant, circumcision; under the New Covenant, baptism. See Ray R. Sutton, *That You May Prosper: Dominion By Covenant,* 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), pp. 86–89.

6. Gary North, *Wisdom and Dominion: An Economic Commentary on Proverbs* (Dallas, Georgia: Point Five Press, [2007] 2012), ch. 67.

7. Chapter 35.

was therefore not a land law.[8] It had implications for the Israelites' maintenance of the kingdom grant, but its legitimacy was not based on this grant.

This law indicates that God protects covenant-keepers in a way that He does not protect covenant-breakers. He regards the former as deserving of special consideration. This is a matter of inheritance.

> The wicked borroweth, and payeth not again: but the righteous sheweth mercy, and giveth. For such as be blessed of him shall inherit the earth; and they that be cursed of him shall be cut off. The steps of a good man are ordered by the LORD: and he delighteth in his way. Though he fall, he shall not be utterly cast down: for the LORD upholdeth him with his hand. I have been young, and now am old; yet have I not seen the righteous forsaken, nor his seed begging bread. He is ever merciful, and lendeth; and his seed is blessed. Depart from evil, and do good; and dwell for evermore. For the LORD loveth judgment, and forsaketh not his saints; they are preserved for ever: but the seed of the wicked shall be cut off. The righteous shall inherit the land, and dwell therein for ever (Ps. 37:21–29).

There was a positive sanction attached to this law: "that the LORD thy God may bless thee in all that thou settest thine hand to in the land whither thou goest to possess it." Moses promised that God would provide visible blessings in the land. The land was not the positive sanction attached to this law, for it would soon be their inheritance. But comprehensive blessings inside the land's boundaries would be the result of honoring this law. There can be no doubt about this law's importance. This law was highly specific, but the blessings attached to it were so comprehensive that they were unspecified.

B. Two Kinds of Loans

In the other case laws dealing with zero-interest loans, it was the poor brother who was to be benefited. "If thou lend money to any of my people that is poor by thee, thou shalt not be to him as an usurer, neither shalt thou lay upon him usury" (Ex. 22:25).[9] This protection extended to the resident alien. "And if thy brother be waxen poor, and fallen in decay with thee; then thou shalt relieve him: yea, though he be a stranger [*geyr*], or a sojourner [*toshawb*]; that he may live with thee. Take thou no usury of him, or increase: but fear thy God; that thy brother may live with thee. Thou shalt not give him thy money

8. On land laws, see Appendix J.

9. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 3, *Tools of Dominion* (1990), ch. 49.

upon usury, nor lend him thy victuals for increase" (Lev. 25:35–37).[10] There were two deciding factors in making a zero-interest loan: the would-be borrower's poverty and his status as legally protected.

One biblical principle of interpretation is this: the more narrowly specified text is considered authoritative over the more broadly specified text. That which is narrowly defined is clearer. It provides more data on how the text is to be understood. We should move from the clear to the less clear, from the specific to the general.

In the interpretation of this case law, we conclude that if God had prohibited covenant-keepers from charging interest to everyone, He would not have excluded the stranger from the prohibition. Similarly, if He had prohibited covenant-keepers from charging interest to other covenant-keepers, He would not have specified poor brethren as coming under the prohibition. There would have been no need for God to identify a smaller group among the brethren as deserving of special treatment if all brethren were equally deserving of such treatment.

Not only was the economic status of the circumcised brother a criterion, so was the kind of loan. A charitable loan was morally compulsory. "If there be among you a poor man of one of thy brethren within any of thy gates in thy land which the LORD thy God giveth thee, thou shalt not harden thine heart, nor shut thine hand from thy poor brother: But thou shalt open thine hand wide unto him, and shalt surely lend him sufficient for his need, in that which he wanteth" (Deut. 15:7–8).[11] To this type of loan was attached a negative civil sanction for a debtor's failure to repay: a period of bondage that lasted until the next national year of release (Deut. 15:12). This could be up to six years of bondage. Yet it was also possible for a debtor to be enslaved for a much longer period for a failure to repay a debt: until the next jubilee year (Lev. 25:39–41).[12] This could be up to 49 years of bondage. This raises a major question: What criteria distinguished sabbatical-year debt servitude from jubilee-year debt servitude?

The first criterion was the presence of an interest rate. If a poor man sought a morally compulsory zero-interest loan from his brother

10. Gary North, *Boundaries and Dominion: An Economic Commentary on Leviticus*, 2nd ed. (Dallas, Georgia: Point Five Press, [1994] 2012), ch. 28.

11. Moral compulsion is not legal compulsion. The state was not to impose negative sanctions on anyone who refused to lend. God would provide positive sanctions on those with open wallets: "Thou shalt surely give him, and thine heart shall not be grieved when thou givest unto him: because that for this thing the LORD thy God shall bless thee in all thy works, and in all that thou puttest thine hand unto" (Deut. 15:10).

12. North, *Boundaries and Dominion*, ch. 29.

in the faith, he placed himself at risk for up to six years. At the end of that time, either the loan was automatically cancelled by law or else he, having previously forfeited repayment, was released from bondage and sent out with food and drink by his creditor (Deut. 15:13–14). A second criterion was that a charitable loan did not require a man's landed inheritance as collateral. Collateral was either goods or else his willingness to become a bondservant for defaulting. The text does not indicate that he was required to pledge his family's landed inheritance in order to collateralize a charitable loan.

If a man who possessed a rural inheritance that he could use as collateral decided to seek a non-charitable loan, he had no moral claim on the lender, nor could he reasonably expect to receive an interest rate of zero. This loan would have been either a business loan or a consumer loan. This would-be debtor was not truly poor unless his land holdings were too small to support him. The presence of jubilee-bondage loans in addition to sabbatical year-bondage loans indicates that there were commercial loans in Israel. If the interest-bearing commercial debt contract placed him at risk of bondage, then by forfeiting payment on the loan, the debtor placed himself in a much longer term of bondage. This is evidence that commercial loans were much larger than charitable loans. Such loans could be made for longer periods of time than six years. The collateral was the income stream of the land and even the individual for up to forty-nine years. In short, a commercial loan could place at risk the fruit of a man's inheritance until the next jubilee.

C. Two Kinds of Aliens

The alien or stranger [*nokree*] was eligible for an interest-bearing loan at any time. Loans to him were permanent; the year of release did not benefit him. "And this is the manner of the release: Every creditor that lendeth ought unto his neighbor shall release it; he shall not exact it of his neighbor, or of his brother; because it is called the LORD's release. Of a foreigner [*nokree*] thou mayest exact it again: but that which is thine with thy brother thine hand shall release" (Deut. 15:2–3). The foreigner here was an alien who either was not a property-owning resident in Israel or was not circumcised. He was not a permanent resident who had settled in a city, i.e., a sojourner.

The Mosaic law distinguished between the two kinds of aliens in other ways. In the law governing unclean meat, we read: "Ye shall not eat of any thing that dieth of itself: thou shalt give it unto the stranger

[*geyr*] that is in thy gates, that he may eat it; or thou mayest sell it unto an alien [*nokree*]: for thou art an holy people unto the LORD thy God" (Deut. 14:21a). The permanent resident could receive the unclean meat as a gift, but it could not be sold to him, i.e., it offered no profit for the Israelite. In contrast, it was lawful to sell ritually unclean meat to a foreigner [*nokree*].[13]

The permanent resident [*geyr*] was to be treated as a brother: he was not to be charged interest on a charitable loan, as we have seen (Lev. 25:35–37).[14] He was a kind of honorary Israelite. Not being a citizen of Israel—a member of the congregation—he could not serve as a judge. If he was not circumcised, he could not enter the temple or eat a Passover meal. But as a man voluntarily living permanently under biblical civil law, he was entitled to the civil law's protection, including the prohibition against interest-bearing charitable loans. Permanently residing voluntarily under the law's authority, he was under its protection.

Lending at interest was one of God's means of bringing foreigners under the authority of Israel. "For the LORD thy God blesseth thee, as he promised thee: and thou shalt lend unto many nations, but thou shalt not borrow; and thou shalt reign over many nations, but they shall not reign over thee" (Deut. 15:6).[15] This was an aspect of *dominion through hierarchy*: "The rich ruleth over the poor, and the borrower is servant to the lender" (Prov. 22:7).[16] The foreigner was fair game for a program of profitable money-lending. This included loans to poor foreigners. When a foreigner was desperate for money, an Israelite was allowed to take advantage of the situation and lend to him at interest. In contrast, the resident alien was legally protected; he was to be treated as a brother. He was already voluntarily under God's civil law and some of the ritual laws, such as ritual washing after eating meat that had died of natural causes (Lev. 17:15). There was no need to bring him under dominion through debt. He had already acknowledged his debt to God.

D. Which Jurisdiction?

The negative sanction for forfeiture was a period of bondage. This placed the Mosaic debt laws under the civil government. But there were no stated penalties for a lender's refusal to lend, despite the

13. Chapter 34.
14. North, *Boundaries and Dominion*, ch. 28.
15. Chapter 37.
16. Gary North, *Wisdom and Dominion: An Economic Commentary on Proverbs* (Dallas, Georgia: Point Five Press, [2007] 2012), ch. 67.

moral compulsion aspect of the charitable loan. God promised to bring negative sanctions against the individual who refused to honor this aspect of the law (Deut. 15:9) and positive sanctions for the man who honored it (v. 10). The state is not a legitimate agency for bringing positive sanctions. The state lawfully imposes only negative sanctions. It enforced bondage on those debtors who defaulted, but it did not compel lenders to make loans.

This means that the lender was under God's sanctions directly, while the debtor was under God's sanctions indirectly. The lender might give him the positive sanction of a charitable loan, and the state would enforce the penalty for non-repayment. The debtor's obligations were specific: pay back so much money by a specific date or suffer the consequences. The lender's obligations were not specific: lend a reasonable amount of money and subsequently receive unspecified blessings from God. There was no earthly institution that could lawfully enforce specific penalties on such unspecific transactions.

Biblical civil law prohibits specific acts. The state lawfully enforces contracts, but these contracts are narrowly specified in advance by the parties. The state enforces justice, which includes imposing negative sanctions on those who violate contracts. But it is not the state's responsibility to mandate that potential lenders provide loans of a specific size and duration to borrowers.

E. Not Restricted to Money Loans

"Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals [food], usury of any thing that is lent upon usury" (v. 19). This clause in the law makes it plain that usury, meaning a positive interest rate, applies across the board to all items lent. The phenomenon of interest is not limited to money loans. It is a universal aspect of lending, which is why the law specifies that the prohibition applies to loans in general, not merely money loans.

1. Interest and Rent

There is an ancient and widespread error going back at least to Aristotle that interest on money loans is unproductive because money, unlike animals, does not reproduce itself. In other words, money is sterile. Therefore, Aristotle concluded, "of all modes of acquisition, usury is the most unnatural."[17] Yet the critics of usury have generally

17. Aristotle, *Politics*, I:X, trans. Ernest Barker (New York: Oxford University Press, [1946] 1958), p. 29.

viewed rent on land as legitimate.[18] If I loan someone 20 ounces of gold and charge him one ounce per year in interest, I am viewed as a usurer and somehow morally questionable. If, on the other hand, I let the same person use my farm land, which is worth 20 ounces of gold, and I charge him one ounce of gold per year as rent, I come under no criticism. Why this difference in opinion? In both cases, I give up something valuable for a period of time. I can either spend the gold or invest it in a business venture. Similarly, I can either sell the farm or plow it, plant it, and reap a crop. In both cases, I allow someone else to use my asset for a year, with which he can then pursue his own goals. I charge him for this privilege of gaining temporary control over a valuable asset. I charge either interest or rent because I do not choose to give away the income which my asset could generate during the period in which the other person controls it.

To expect me to loan someone my 20 ounces of gold at no interest is the same, economically speaking, as to expect me to loan him the use of my farm on a rent-free basis. In fact, the thing which people conventionally call *rental income* is analytically *interest income*. Because a payment for the use of land is seen as morally neutral, men describe the interest income generated by land by means of a morally neutral term: rent. Because a payment for the use of money is seen as morally reprehensible, men describe the interest income generated by money loans by means of a morally loaded term: usury. But the transactions are analytically identical. *Interest income and rental income are the same thing: payment for the use of a marketable asset over time*.

There is a tendency to see interest as something exploitative and rent as something legitimate. Interest income is not seen as productive; rental income *is* seen as productive. Why the difference? Probably because people think that the creation of value is limited to the creation of goods and services. This outlook is incorrect, and the best example is the discovery of a new idea. It is not physical. We can see this analytical error at work in a series of examples.

2. The Deciding Factor Is Not Material

Example number one. I sell a one-year lease to my abandoned gold mine, which no longer produces any gold. I charge one ounce of gold for this opportunity, payable at the end of one year. The lease-holder discovers a new deposit, digs out two hundred ounces

18. This would be an extension of Aristotle's argument: "acquisition of fruits and animals." *Ibid*., p. 28.

of gold in one year, and pays me one ounce of gold. Nobody thinks this arrangement is exploitative on my part. He gets rich, and I get my agreed-upon ounce of gold. Even if he fails to find any gold, most people would regard my net income of one ounce of gold as legitimate. After all, I let him use my abandoned gold mine for a year. He made a mistake, but he might have struck it rich.

Example number two. An inventor comes to me. He thinks that he has discovered a way to increase the output of gold mines—say, a chemical method of extracting more gold out of the ore. He does not have the money to complete his final experiment and file for a patent. I lend him 20 ounces of gold for a year at one ounce of gold interest. During this year, he completes the testing, files the patent, and sells the patent for a fortune. He returns my 20 ounces plus one ounce of gold. Have I exploited him? No. But what if his final test proves that the process does not work? Or what if he files the patent incorrectly and someone steals his idea, leaving him without anything to show for his effort? Am I an exploiter because I demand the return of my 20 ounces plus one? I was not a co-investor in the process. I would not have shared in his wealth had everything gone well. His use of my gold did allow him to follow his dream to its conclusion, whether profitable to him or not.

Example number three. What if he borrows my 20 ounces of gold to complete tests on another invention that is unrelated to gold mining? Has the economic analysis changed? No. The borrower seeks his own ends by means of the 20 ounces of gold. Meanwhile, the lender seeks his ends: an interest payment. Each party to the transaction pursues his own individual goals. Each believes that he can benefit from the transaction.

Conclusion: the physical nature of the asset lent for a fixed payment over time has nothing to do with the analytical basis of the transaction, but it has a lot to do with people's confusion about interest. The heart of the matter[19] is not material; it is temporal. The lender gives up something of value for a period of time, and he will not do this voluntarily without compensation unless he believes that his refusal to make a zero-interest loan to a poor brother will result in negative sanctions from God, which it did in Mosaic Israel. "Beware that there be not a thought in thy wicked heart, saying, The seventh

19. We call a mental concept "matter" when we really mean "issue" or "question." We refer to "central importance" as "the heart of the matter." The language of the material invades the mental.

year, the year of release, is at hand; and thine eye be evil against thy poor brother, and thou givest him nought; and he cry unto the LORD against thee, and it be sin unto thee" (Deut. 15:9).

Deuteronomy 23:19–20 acknowledges the identical nature of these lending transactions irrespective of the physical composition of the items lent: money, food, or anything else. An interest payment was not to be charged on the kind of loan described here: a charitable loan to a brother in the faith. The *charitable aspect* of the loan was the *interest income foregone* by the lender. He could have used the asset to generate income for himself; instead, he lent freely and asked only that what he has lent be returned to him. He was charitable because he forfeited the income which his asset would have generated for him in the business loan market. He gave away this income to the borrower, who paid nothing for it.

F. Compensation for Risk

It is not simply that the lender forfeits income that others would otherwise pay him to use his asset for a year. The lender also bears risk. First, he bears the risk that the loan will not be repaid. The text governing charitable loans makes this clear: "Beware that there be not a thought in thy wicked heart, saying, The seventh year, the year of release, is at hand; and thine eye be evil against thy poor brother, and thou givest him nought; and he cry unto the LORD against thee, and it be sin unto thee" (Deut. 15:9). Charitable debts became unenforceable in Israel in the seventh year. All those who were in debt bondage for having failed to repay a charitable loan went free (Deut. 15:12), so the loan's collateral in the form of the borrower's future work would not be available to the lender as compensation for a default.

Second, the lender today bears the risk that, if he lends money, the government or the central bank may inflate the nation's domestic money supply, thereby lowering the value of the money which he receives at the end of the loan period. To compensate him for this risk, the lender adds an inflation premium to the interest rate. The threat of price inflation due to monetary inflation is one reason why self-interested lenders should organize politically to pressure the government: (1) not to increase the money supply; (2) to prohibit the central bank from doing so.[20]

20. If the money is gold or silver, and there is no fractional reserve banking, there will be a slow decline in prices over time in a productive economy, since increasing economic output (supply of goods and services) will lower prices in the face of the

The lender must be compensated for known risk; otherwise, he will not make the loan. In commercial loans, borrowers compensate the lender for this risk. The risk of one borrower's default is paid for by a *risk premium factor* in the interest rate which is charged to all borrowers within the same risk classification. In the case of the charitable loan to the poor brother, God becomes the risk-bearer. He offers the lender the same shepherd-like protection in hard times that the lender offers the poor brother in hard times. The lender's faith in God's protecting hand is revealed by his willingness to lend at no interest to a righteous poor brother. Also, he thereby acknowledges that God has given him his wealth: "For the LORD thy God blesseth thee, as he promised thee: and thou shalt lend unto many nations, but thou shalt not borrow; and thou shalt reign over many nations, but they shall not reign over thee" (Deut. 15:6).[21]

G. Uncertainty vs. Risk

The free market economist offers a distinction between uncertainty and risk. Risk is a statistically calculable negative event. Certain classes of events can be forecasted accurately, i.e., within statistical limits. The discovery of this social fact made possible the modern economic world.[22] In contrast, uncertainty cannot be measured in advance. Some kinds of events cannot be forecasted by means of statistical techniques, e.g., inventions or the discovery of a gem or a gem of an idea. Risk is different from uncertainty.[23]

While we all are to some degree both risk-bearers and uncertainty-bearers, there are only a few people who are professional uncertainty- bearers. We call them *entrepreneurs*. These people forecast the economic future and then buy and sell goods and services in terms of their forecasts in order to profit from their hoped-for accurate knowledge. When successful, they reap profits. When unsuccessful, they reap losses. Because the kinds of events they deal with have not

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relatively fixed money supply. The price of goods approaches zero as a limit: the reversal of God's curse in Eden. In such a world, the lender of money reaps a small return: the money returned to him will buy slightly more than it would have bought when he lent it. In such a monetary environment, the borrower would be better off to borrow consumer goods rather than money.

21. Chapter 37.

22. Peter L. Bernstein, *Against the Gods: The Remarkable Story of Risk* (New York: Wiley, 1996).

23. Frank H. Knight, *Risk, Uncertainty and Profit* (Boston: Houghton Mifflin, 1921); Ludwig von Mises, *Human Action: A Treatise on Economics* (New Haven, Connecticut: Yale University Press, 1949), ch. 6.

yet been successfully converted into risk events, the market does not enable investors to deal with these events in a scientific, analytical manner. We call such events high-risk events, but this is incorrect analytically. They are uncertain events.

Lenders who seek a legally predictable rate of return lend money at interest. In contrast, investors who are willing to put their money "at risk"—really, *at uncertainty*—in order to share in any profits must also share in any losses. The gains and losses of entrepreneurial ventures are not predictable, or at least not predictable by most people.[24] People who are uncertainty-aversive but not equally risk-aversive lend to people who are willing to bear uncertainty, but who prefer to gain the capital necessary to develop a venture by promising lenders a legally enforceable fixed rate of return. The distribution of risk and uncertainty to those who are willing to bear each of these is made possible through the market for loans. Those entrepreneurs who make statistically unpredictable breakthroughs that benefit society can be funded in their ventures by others who are unwilling to bear uncertainty but who are willing to bear some degree of risk. Without such a social institution, only two kinds of entrepreneurs could fund their ventures: (1) those with capital of their own to invest; (2) those who are willing to share their profits with co-owners of any discovery, and who also have the ability to persuade these investor-owners to put their money into the venture.

Conclusion

Jesus' answer to the Pharisees pointed to the sabbath principle as a means of liberating men. The disciples were hungry. Food was nearby. They could lawfully pick grain, but they did not cook it. They had to do some minimal work, but any food preparation activity is work. They were not violating the sabbath. They were walking and talking with the Lord of the sabbath. This was their top priority.

The sabbath is not to be used as a means of interfering with recreation that leads to better knowledge of God's work. A stroll on the day of rest is legitimate. So is discussion of spiritual matters. So is food preparation that does not disrupt the day's pattern of rest. Man

24. An entrepreneur who has discovered a way to deal with formerly uncertain events by means of proprietary or as yet not widely recognized statistical techniques is in a position to make a great deal of money until others discover or steal these techniques.

is not to become enmeshed in a formidable array of rules governing the day of rest. Men are to be liberated by the day of rest. They are not to be placed in such bondage that they cannot enjoy the day. The sabbath is liberation from work and liberation from fear. It is not to be turned a means of subjugation by means of a handbook of man-made restrictions.[25]

25. North, *Authority and Dominion*, ch. 24.

9

REVERSAL OF FORTUNE: BEATITUDES AND WOES

> *And he lifted up his eyes on his disciples, and said, Blessed be ye poor: for yours is the kingdom of God. Blessed are ye that hunger now: for ye shall be filled. Blessed are ye that weep now: for ye shall laugh. Blessed are ye, when men shall hate you, and when they shall separate you from their company, and shall reproach you, and cast out your name as evil, for the Son of man's sake. Rejoice ye in that day, and leap for joy: for, behold, your reward is great in heaven: for in the like manner did their fathers unto the prophets. But woe unto you that are rich! for ye have received your consolation. Woe unto you that are full! for ye shall hunger. Woe unto you that laugh now! for ye shall mourn and weep.*
>
> LUKE 6:20–25

The theocentric principle here, as in so many passages in Luke, is God as the sanctions-bringer. This is point four of the biblical covenant.[1]

A. The Beatitudes

Luke's account of the beatitudes ("blessed are") is more economics-oriented than Matthew's account (Matt. 5:1). It is also much shorter. Therefore, a greater percentage of them are economics-oriented.

This passage's prophecies of reversals of fortune are consistent with Mary's account of God's covenantal dealings with Israel. Mary announced that God had in the past reversed the fortunes of hungry people and rich men: "He hath filled the hungry with good things; and the rich he hath sent empty away" (Luke 1:53).[2] Jesus here an-

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

2. Chapter 1.

nounced that this would happen again. In fact, such reversals are basic to God's covenant sanctions in history.

The reference to the poor is separated from the references to the rich by an account of looming ostracism. Men will hate Jesus' followers, He predicted. His followers will suffer reproach. By committing themselves to Jesus, His disciples will suffer negative sanctions.

Is this ostracism a universal phenomenon, a prophecy for all seasons? Will nations never be discipled? Will the people in power always be opposed to the gospel? If so, then the Great Commission (Matt. 28:18–20) can never be accomplished in history. Does the Bible teach this view of the Great Commission? No.[3] Then are Jesus' words here always applicable? No. Where covenant-breakers are in authority, this kind of persecution can and does exist, but rulers are not always equally self-conscious and consistent in their opposition to Christ's kingdom. This prophecy applied to the period prior to the fall of Jerusalem in A.D. 70.

Jesus comforted the poor with a promise of better times to come, and He warned the rich of bad times to come. As in the case of the persecutions, the assumption here is that the political hierarchy is run by covenant-breakers. This is why He could say that His followers would be spurned. The powers that be will reject His message, He said. This is because they are evil. Evil men will refuse to accept His message. Jesus said this specifically about them: "And this is the condemnation, that light is come into the world, and men loved darkness rather than light, because their deeds were evil" (John 3:19). But, in a society in which biblical righteousness is honored, the promise of a reversal of fortune for rich and poor would not apply. The deciding issue is covenantal faithfulness. Ethically speaking, how did the rich get rich and the poor become poor?

Jesus spoke to oppressed people. Rome's political rule was oppressive, and so was the rule of Israel's religious leaders. Jesus warned, "The scribes and the Pharisees sit in Moses' seat: All therefore whatsoever they bid you observe, that observe and do; but do not ye after their works: for they say, and do not. For they bind heavy burdens and grievous to be borne, and lay them on men's shoulders; but they themselves will not move them with one of their fingers" (Matt. 23:2–4).

3. Kenneth L. Gentry, Jr., *The Greatness of the Great Commission: The Christian Enterprise in a Fallen World* (Tyler, Texas: Institute for Christian Economics, 1990). Gentry, Jr., *He Shall Have Dominion: A Postmillennial Eschatology*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1992] 1997).

The political system rewarded corruption. So, those who were rich would soon face negative sanctions if they had achieved their success by milking the political system. Jesus assumed that, in general, this is how they had achieved their success. In His day, the political system that established the terms of trade was oppressive. But the end of the Old Covenant order was at hand. Those who had prospered from it would find themselves in dire straits.

He told His disciples that their persecution would be recompensed in heaven. There is no comparable heavenly reference for the other reversals. Mary's retrospective account of God's dealings had been earthly, not heavenly. We know this because it was Jesus who first taught authoritatively the twin doctrines of heaven and hell. Mary's covenantal affirmation had to do with God's actions in history. Thus, I see no reason to assume that all of the prophesied reversals are exclusively post-historical. But eternity is surely the model.

B. A Merciful Heart

Jesus did not call for a political revolt. He called for charity and good will toward all. "But I say unto you which hear, Love your enemies, do good to them which hate you, Bless them that curse you, and pray for them which despitefully use you" (Luke 6:27–28). This is not the normal response to political oppression. This response takes courage: the courage to endure. It also takes a regenerate heart. "For if ye love them which love you, what thank have ye? for sinners also love those that love them. And if ye do good to them which do good to you, what thank have ye? for sinners also do even the same" (vv. 32–33).

Then Jesus announced an ethical standard for a nation under bondage to a tyrannical state.[4] "And unto him that smiteth thee on the one cheek offer also the other; and him that taketh away thy cloke [tunic—undergarment] forbid not to take thy coat also. Give to every man that asketh of thee; and of him that taketh away thy goods ask them not again" (vv. 29–30). His disciples were to give help to those in power who ask. They were also not to prosecute those in power who take.[5] The goal here was peace for the oppressed. The setting was political tyranny. This is not a universal standard of private ownership. If it were, this economic principle would subsidize thieves. It

4. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 9.

5. William Hendriksen, *New Testament Commentary: An Exposition of the Gospel According to Luke* (Grand Rapids, Michigan: Baker Book House, 1978), p. 350.

is a command for dealing with people who possess political power.

Jesus recommended that His followers lend money, even to their enemies. "And if ye lend to them of whom ye hope to receive, what thank have ye? for sinners also lend to sinners, to receive as much again. But love ye your enemies, and do good, and lend, hoping for nothing again; and your reward shall be great, and ye shall be the children of the Highest: for he is kind unto the unthankful and to the evil. Be ye therefore merciful, as your Father also is merciful" (vv. 34–36).[6] Presumably, these were enemies who have fallen on hard times. This was not a call to subsidize men who will use the borrowed funds to commit evil. It was a call for peace. God is merciful to sinners; so should Jesus' followers be.

These words are among the most difficult for us to accept that Jesus ever uttered. They condemn us. They point to the radical nature of God's love for us, a love that could announce from the cross, "Father, forgive them; for they know not what they do" (Luke 23: 34a). How could anyone be this forgiving? This is beyond our comprehension. We are supposed to imitate Christ, lending even to our enemies. This is not easy. It takes great faith. There is nothing easy about the New Testament's ethical requirements. They are so rigorous that a careful listener who seeks to obey God must cry out for God's grace to enable him to obey. In this sense, the New Covenant is more rigorous than the Old Covenant.

C. Capital Accumulation

1. Tangible Wealth

The Old Covenant clearly recommended the accumulation of tangible wealth. It recommended lending to foreigners:

> For the LORD thy God blesseth thee, as he promised thee: and thou shalt lend unto many nations, but thou shalt not borrow; and thou shalt reign over many nations, but they shall not reign over thee (Deut. 15:6).

> The LORD shall command the blessing upon thee in thy storehouses, and in all that thou settest thine hand unto; and he shall bless thee in the land which the LORD thy God giveth thee. The LORD shall establish thee an holy people unto himself, as he hath sworn unto thee, if thou shalt keep the commandments of the LORD thy God, and walk in his ways. And all people of the earth shall see that thou art called by the name of the LORD; and they shall be afraid of thee. And the LORD shall make thee plenteous

6. Chapter 10.

> in goods, in the fruit of thy body, and in the fruit of thy cattle, and in the fruit of thy ground, in the land which the LORD sware unto thy fathers to give thee. The LORD shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and thou shalt not borrow. And the LORD shall make thee the head, and not the tail; and thou shalt be above only, and thou shalt not be beneath; if that thou hearken unto the commandments of the LORD thy God, which I command thee this day, to observe and to do them (Deut. 28:8–13).[7]

Jesus said to lend, expecting nothing in return. This raises major questions. Did Jesus abandon the Old Covenant on the issue of tangible wealth accumulation? Was He recommending a life of one-way giving? Was He recommending actions that would impoverish His followers? If He was, then their participation as investors in capitalist production methods is called into question morally. This command would make them wage earners forever. Why would the God of the Old Covenant reverse Himself in the New Covenant on the issue of capital formation by His followers? Or did He?

First, Jesus' recommended lifestyle is not poverty. He recommended wealth accumulation in history. "Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again" (Luke 6: 38).[8] This language rests on the analogy of a container filled with grain. By shaking it with the grain inside, and by pressing the grain, the container will hold more. The image is that of an overflowing container.[9] We should therefore give bountifully if we want to reap bountifully. Paul echoed the same idea: "But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully" (II Cor. 9:6).

Second, God's system of covenantal sanctions in history favors personal generosity. We must accept on faith this standard of righteousness. This takes a great deal of faith, as Jesus knew. Furthermore, this system of economic sanctions is not merely corporate, i.e., applying statistically to members of large groups. It is clearly individual. Jesus told His listeners to be generous with whatever they owned. Helping others, seemingly selflessly, is based on earthly self-interest. Our

7. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 69.

8. Chapter 11.

9. Hendriksen, *Luke*, p. 356.

reward will come from God. Jesus said elsewhere, "But when thou doest alms, let not thy left hand know what thy right hand doeth: That thine alms may be in secret: and thy Father which seeth in secret himself shall reward thee openly" (Matt. 6:3–4).[10] Note that the reward is not merely internal; it is public. It is not just feeling good about being generous; it involves obtaining visible wealth, so that we can be generous again.

2. Charity as Investing

What Jesus said here is at odds with the standard theories of long-term wealth accumulation. Jesus taught that charity is a form of personal investing—indeed, the most reliable form of investing, for God secures the giver's return in history. Modern free market economists, following Adam Smith,[11] teach that savings—income over expenditures—increase the amount of tangible capital available to businesses, and this in turn leads to increased productivity and therefore increased per capita wealth. Capital accumulation through thrift is seen by free market economists as the secret of the ages, the key that unlocks the economic cornucopia. Per capita output increases when there is an increase in per capita investment in a society, assuming that owners are allowed by the civil government to keep most of their income. Or, in the familiar words, a rising tide raises all ships. Tools and education, not charity, are what raises large numbers of people out of poverty, according to modern economic theory. Charity is seen as individually ameliorative, not socially transformational.

Jesus' recommendation requires faith in the sovereign God of the Bible who intervenes in history to fulfill His promises. God tells us to be generous to the poor. He says that He will see to it that we will be rewarded in history. Again, "Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again." When we give generously, we will receive generously. This is guaranteed by God. We do not live in an impersonal universe. We live in a God-sustained universe. One way to affirm our faith in such a universe is our willingness to give to the poor. Then, when we begin to prosper, we can invest our earnings. This way, we provide capital for workers to use. We also increase our giving.

10. North, *Priorities and Dominion*, ch. 11.

11. Gary North, *Hierarchy and Dominion: An Economic Commentary on First Timothy*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), Appendix C.

In the Proverbs, we read a similar message: "There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet [appropriate], but it tendeth to poverty. The liberal soul shall be made fat: and he that watereth shall be watered also himself" (Prov. 11:24–25).[12] This passage does not say that a generous man will receive charity, should he subsequently fall into poverty. On the contrary, it says that he will be prosperous. This indicates that economic cause and effect system in history is ethical. It implies that if charity were widespread, prosperity would be widespread. Economic growth would then become culture-wide. This says nothing about investment per capita. It was written almost three millennia before the Industrial Revolution, which launched the compound economic growth process. Jesus' words must be taken on faith. It is far easier to make a statistical case for high per capita investment as the basis of sustained economic growth than the case for high per capita charitable giving. The statistical sample is larger. People save their money more readily than they give it away.

The words of Jesus in this passage seem to be opposed to free market principles of wealth accumulation. How can giving away our wealth enable us to build up our wealth? The answer Jesus gave was this: God sees our commitment to faith in His providential care of us, and He rewards this faith. He sees that we are willing to step out in faith to help the poor in His name, even though this seems to reduce our reserves in case bad things happen to us in the future. When we give away money, we seem to be less prepared for unforeseen bad news, as well as for unforeseen opportunities. But our faith must be in God and His providence. God, not impersonal market forces, is the source of our comfort and success.

John Wesley offered a way to reconcile modern economics and Jesus' command to give. His Sermon 50, *The Use of Money* (1744), on Luke 16:9,[13] is divided into three imperatives: gain all you can, save all you can, give all you can. Covenant-keepers are to allocate their funds wisely. Wesley was a great believer in thrift, as were the English Methodists generally in the eighteenth century and early nineteenth century. But this imperative to save money through the reduction of household expenses was always to be tempered by the command to

12. Gary North, *Wisdom and Dominion: An Economic Commentary on Proverbs* (Dallas, Georgia: Point Five Press, [2007] 2012), ch. 32.

13. "And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations" (Luke 16:9). See chapter 40.

give generously. Wesley's Methodist movement transformed the tangible wealth of hundreds of thousands of very poor people in England, 1740–1840, and as many in America, 1790–1860. They became middle class. Their increasing moral capital increased their tangible capital.

3. A Matter of Trust

Covenant-keepers are commanded repeatedly not to trust in riches. They are to trust in God. This is very hard for a rich person to accept. It forces him to transfer his faith in himself to God. A successful man wants to believe that his wisdom and power got him his wealth: "My power and the might of mine hand hath gotten me this wealth" (Deut. 8:17b).[14] Jesus made it plain that the only wealth that is worth having is what men receive from God in terms of His sovereign grace and in obedience to His law. Anything else is a snare, a temptation to believe in ourselves.

There is no doubt that very few Christians have ever personally tested this theory of personal prosperity. Charitable giving must be in addition to the tithe, which goes to the institutional church.[15] Very few Christians tithe. Their charitable giving, if any, is stolen from the local church's required portion.

Then there is the question of anonymity. "But when thou doest alms, let not thy left hand know what thy right hand doeth: That thine alms may be in secret: and thy Father which seeth in secret himself shall reward thee openly" (Matt. 6:3–4).[16] If such an open-hand program of giving really works, how will this information ever get to the general public? How can the practice be investigated by others? Obviously, it cannot be investigated if no one supplies the data. So, the truth of it must be taken on faith.

A popular American novel on this system of concealed giving, *Magnificent Obsession* (1929), which was twice made into a motion picture (1935, 1954), was written by a theologically liberal Congregationalist pastor, Lloyd C. Douglas. At the time that he wrote it, in 1929, his church's officers were trying to find a way to fire him. He was the pastor of the largest Congregational church in the United States, First Congregational Church of Los Angeles. The book be-

14. North, *Inheritance and Dominion*, ch. 21.

15. Gary North, *Tithing and the Church* (Tyler, Texas: Institute for Christian Economics, 1994).

16. North, *Priorities and Dominion*, ch. 11.

came a best-seller in 1932 and 1933, in the worst phase of the Great Depression. The novel describes an experiment in secret giving. The protagonists believed that their giving would enable them to achieve anything in life that they wanted to. It would bring them unquestioned success. This idea has a great deal of appeal, as the book's success indicates, but mainly in theory. The author actually wrote this scene into the novel. Speaking of a notebook written in code that described the experiment, the book's hero says: "If it were done in a book, it would sell a hundred thousand! People would pronounce it utterly incredible, of course; but they would read it—and heartily wish it were true."[17] This mediocre novel sold far more than a hundred thousand copies. More than this: it launched one of the most successful literary careers in American history. Three more Douglas novels reached the top ten best-selling titles in the 1930s. Then came the blockbuster: *The Robe*, a story about the effects of Jesus' robe on a Roman centurion. It sold over six million copies. According to one list of best-sellers, it was #7 in sales in 1942, #1 in 1943, #2 in 1944, and #2 in 1945. These sales came in the years of America's participation in World War II. In 1953, it became the basis of the first Cinemascope (wide screen) movie, and the book reached the #1 spot again. In 1949, *The Big Fisherman* was #1. In 1949, it was #2. Six of his novels were made into movies—twice for *Magnificent Obsession*. He died in 1952.

People want to believe that they can do well by doing good, but it takes great faith in the existence of a benign providential order. Such faith is lacking in today's Darwinian intellectual world. It was lacking in Jesus' day, too.

D. Woe to the Rich

Jesus' language is hostile to those who own great wealth. There is no way around this. He offered what appears to be a universal condemnation. "But woe unto you that are rich! for ye have received your consolation. Woe unto you that are full! for ye shall hunger. Woe unto you that laugh now! for ye shall mourn and weep" (vv. 24–25). But why is there a condemnation of those who laugh? Is laughter a universal sin? The presence of this peculiar warning should alert us to the non-universal nature of Jesus' condemnation of the rich. As in the case of laughter, it depends on why men are rich, how they attained their wealth, and what they do with it.

17. Lloyd C. Douglas, *Magnificent Obsession* (New York: Grosset & Dunlap, 1929), p. 182.

1. A Merciless God: Mammon

What is sinful is the lust for wealth, the addictive pursuit of "more for me in history." Jesus referred to this addiction as mammon.[18] He referred to this addiction as a god that rivals the God of the Bible. It is the idol that represents man's simultaneous quest for power over his environment and autonomy from his environment. Only God possesses this two-fold attribute. Mammon therefore offers the serpent's temptation to Eve: to be as God (Gen. 3:5). The quest for great personal wealth is man's attempt to shield himself from the risks of life. "The rich man's wealth is his strong city, and as an high wall in his own conceit" (Prov. 18:11).[19]

The quest for more wealth is a substitute for faith in an infinite God. More wealth can never deliver the security offered by God. More wealth can always become less. Men can suffer reversals of fortune. A war, an illness, or a catastrophic accident can upset the plans of any man. Ultimately, death is the guaranteed reversal of fortune for all wealthy men. "For we brought nothing into this world, and it is certain we can carry nothing out" (I Tim. 6:7).[20] To pursue more wealth is a fool's quest, for it is ultimately the pursuit of an autonomous immortality: a lie. It ends with the inescapable dead end: ashes to ashes, dust to dust.

The pursuit of more for me in history is addictive. It is comparable to feasting on food that makes people hungry (C. S. Lewis). It cannot satisfy. Yet God in the Mosaic law offered more to His people (Deut. 28:1–14).[21] An increased quantity of tangible wealth was a legitimate reward for obedience. It was a national covenantal blessing. How can we reconcile Jesus' warnings with this aspect of the Old Covenant? This question has baffled commentators for centuries. My attempt to reconcile them may not satisfy anyone. The solution has to do with responsibility, both individual and corporate.

2. Tangible Wealth and Responsibility

Greater tangible wealth brings greater responsibility, including the crucial responsibility of thankfulness to God. Dominion in history requires increasing knowledge, wealth, and authority. God extends His

18. Chapter 39.
19. Gary North, *Wisdom and Dominion*, ch. 54.
20. North, *Hierarchy and Dominion*, ch. 10.
21. North, *Inheritance and Dominion*, ch. 69.

earthly kingdom through the efforts of His redeemed people.[22] He increases their responsibility over an expanding range of choices. This is what tangible wealth offers: *an increase in its owner's range of choices*. God grants to covenant-keepers the gifts of competence and success as they learn to obey Him better. *Tangible wealth is a tool of dominion*. It is to be put at the service of God.

There is never an end in history to men's battle with sin and its comprehensive cultural effects. We always need more grace because we are not removed by God from the cultural battlefield until we die or are incapacitated with Alzheimer's disease. This means that we can always use additional assets. We are told by God to buy back the world—redeem it—as His stewards. Jesus' definitive repurchase of the world took place at Calvary. The visible proof of this redemptive purchase was Jesus' bodily resurrection and His bodily ascension, both of which took place in history. Progressively, the redemption of the world is accomplished representatively through the work of covenant-keepers. The final redemption will be at the end of time, when Jesus comes in final judgment.

Grace is a free gift of God. This free gift can include wealth, but it is not limited to wealth. As a person's tangible wealth increases, his opportunities to sin increase. Therefore, the more wealth that we receive, the more spiritual grace we need to deal with it successfully. The Christian's quest for more in history is therefore primarily the quest for more grace to deal with his own sin. Wealth without spiritual grace is a curse. *Spiritual grace enables us to deal with wealth as a tool rather than as an idol*. When men view their wealth as an extension of their own autonomous efforts (Deut. 8:17),[23] they cut themselves off from spiritual grace. At that point, their wealth becomes their master, a merciless god that will give them no rest, a god that never announces "enough."

The grace of tangible wealth is sometimes removed by God as an act of mercy to a covenant-keeper who suffers from pride. In Paul's life, we see an example of God's deliberate imposition of physical restraints on a covenant-keeper. Paul suffered from a physical affliction. God would not relieve him. His affliction thwarted his pride. "And lest I should be exalted above measure through the abundance of the revelations, there was given to me a thorn in the flesh, the messenger of Satan to buffet me, lest I should be exalted above mea-

22. Gentry, *Greatness of the Great Commission*.
23. North, *Inheritance and Dominion*, ch. 21.

sure. For this thing I besought the Lord thrice, that it might depart from me. And he said unto me, My grace is sufficient for thee: for my strength is made perfect in weakness. Most gladly therefore will I rather glory in my infirmities, that the power of Christ may rest upon me. Therefore I take pleasure in infirmities, in reproaches, in necessities, in persecutions, in distresses for Christ's sake: for when I am weak, then am I strong" (II Cor. 12:7–10). This was grace, *the grace of less*. God sometimes announces, "My grace is sufficient for thee." Less is more: less wealth, more grace.

We are to define ourselves in terms of God and His grace. Those people who define themselves in terms of any aspect of the creation have placed their self-image into the hands of an idol. When this idol grants less or takes away what a man has, the worshiper suffers greatly. He cannot safely trust in more, yet his personal solution to "not enough" is "more." He cannot rest in the kingdom of "more."

3. Luxury

Wealth-seeking can also manifest itself in the quest for luxury. Of course, one society's luxury may be another society's poverty. Luxury, like tangible wealth, is always comparative—governed by time and place. But what is wrong with luxury? Why should hard living be preferable to soft living? For a warrior, soft living is a threat, but for a businessman or other civilian, what is wrong with luxury? The Bible's answer is ethical. *The curse of luxury is the risk of autonomy*. Moses told the Israelites that luxury in Canaan would lead to their rebellion: "For when I shall have brought them into the land which I sware unto their fathers, that floweth with milk and honey; and they shall have eaten and filled themselves, and waxen fat; then will they turn unto other gods, and serve them, and provoke me, and break my covenant" (Deut. 31:20). Almost a thousand years later, Ezekiel told the king of Tyre: "By thy great wisdom and by thy traffick hast thou increased thy riches, and thine heart is lifted up because of thy riches: Therefore thus saith the Lord GOD; Because thou hast set thine heart as the heart of God; Behold, therefore I will bring strangers upon thee, the terrible of the nations: and they shall draw their swords against the beauty of thy wisdom, and they shall defile thy brightness. They shall bring thee down to the pit, and thou shalt die the deaths of them that are slain in the midst of the seas" (Ezek. 28:5–8). The Book of Proverbs provides a solution: the limited personal goal of middle-class wealth. "Two things have I required of thee; deny me them not before

I die: Remove far from me vanity and lies: give me neither poverty nor riches; feed me with food convenient for me: Lest I be full, and deny thee, and say, Who is the LORD? or lest I be poor, and steal, and take the name of my God in vain" (Prov. 30:7–9).[24]

To trust in anything other than God to provide us with our security, our meaning, and our power is to worship the creature rather than the Creator. Those who trust in anything finite are in rebellion against God. So, those who trust in their wealth are in rebellion against God. Wealth is an almost universal idol. It serves as a surrogate for so many other personal idols, most of which are for sale. Like money, which is the most marketable commodity, tangible wealth is the most widely honored alternate to trusting in God.

Jesus taught that those who trust in their wealth will suffer a great reversal of fortune in eternity. "And when Jesus saw he was very sorrowful, he said, How hardly shall they that have riches enter into the kingdom of God! For it is easier for a camel to go through a needle's eye, than for a rich man to enter into the kingdom of God. And they that heard it said, Who then can be saved? And he said, The things which are impossible with men are possible with God" (Luke 18:24–27).[25] The grim model of misplaced trust is the rich man in hell in the parable of Lazarus: "But Abraham said, Son, remember that thou in thy lifetime receivedst thy good things, and likewise Lazarus evil things: but now he is comforted, and thou art tormented" (Luke 16:25).[26] A reversal of fortune may come in history, as Mary said that it had come in the past, but the primary focus of Jesus' warning is eternity. The previous passage, on persecution, is explicit: the reversal of fortune will come in heaven. "Blessed are ye, when men shall hate you, and when they shall separate you from their company, and shall reproach you, and cast out your name as evil, for the Son of man's sake. Rejoice ye in that day, and leap for joy: for, behold, your reward is great in heaven." Heaven is the focal point for His warnings against wealth.

Conclusion

There will be reversals of fortune in eternity. Covenant-breakers will lose whatever goods they possessed in history. Covenant-keepers will

24. North, *Wisdom and Dominion*, ch. 85.
25. Chapter 43.
26. Chapter 40.

inherit the earth on a judicially final basis.[27] At that point, the earth will no longer suffer from the Adamic curses of God.

But what about history? Will the conditions of eternity ever be reflected in history? The answer divides postmillennialists from both amillennialists and premillennialists. The Mosaic covenant indicated that covenant-keeping will produce corporate success (Deut. 28:1–14), while covenant-breaking will produce corporate defeat (Deut. 28:15–68). Did Jesus annul the Mosaic Covenant's corporate historical sanctions? He did not say that He did. Did He emphasize them? No. Did He assume the Mosaic Covenant's continuing judicial validity for society? Theologians rarely discuss this, but on the whole, they have been hesitant to affirm that Jesus did assume the continuing validity and applicability of the Mosaic Covenant's system of historical sanctions. In contrast, Christian Reconstructionists argue that Jesus did assume covenantal continuity with respect to God's corporate sanctions in history.

The historical reversal of fortune, Jews vs. Christians, came in rapid succession from A.D. 64, the year of the persecution of Christians by Nero, to A.D. 70, the year Jerusalem fell. The persecution of Christians had the effect of judicially separating the Church from Israel. The Church had been regarded by Rome's judicial system as a variety of Judaism, and therefore legally protected. Not after 64.[28] This pleased the Jews. Their pleasure did not last long. In A.D. 66, the Jewish revolt began, and in A.D. 70, it ended with the destruction of the temple. Jesus had prophesied to the Jews, "Therefore say I unto you, The kingdom of God shall be taken from you, and given to a nation bringing forth the fruits thereof" (Matt. 21:43). The fall of Jerusalem and the burning of the temple ended the Old Covenant forever. The Mosaic law's sacrificial system ended forever. "But Christ being come an high priest of good things to come, by a greater and more perfect tabernacle, not made with hands, that is to say, not of this building; Neither by the blood of goats and calves, but by his own blood he entered in once into the holy place, having obtained eternal redemption for us" (Heb. 9:11–12).

Jesus made it clear that the covenant's two-fold sanctions will be applied individually in eternity. The Mosaic covenant announced

27. Gary North, *Inherit the Earth: Biblical Blueprints for Economics* (Ft. Worth, Texas: Dominion Press, 1987).

28. Carsten Peter Thiede and Matthew D'Ancona, *Eyewitness to Jesus* (New York: Doubleday, 1996), pp. 48–51.

that these sanctions will also be applied corporately in history. There is nothing in this section of the Sermon on the Mount that indicates that the historical aspect of the Mosaic sanctions have been annulled. Jesus preached to people who would have known about these sanctions. What His listeners had been waiting for was a reversal of national fortune based on these sanctions: the restoration of greatness to Israel. Even His closest disciples awaited this event. "When they therefore were come together, they asked of him, saying, Lord, wilt thou at this time restore again the kingdom to Israel?" (Acts 1:6). Jesus told them to quit concerning themselves with this question. "And he said unto them, It is not for you to know the times or the seasons, which the Father hath put in his own power" (v. 7). The issue was no longer the restoration of Old Covenant Israel's greatness; rather, it was the transfer of this kingdom to the church (Matt. 21:43). "But ye shall receive power, after that the Holy Ghost is come upon you: and ye shall be witnesses unto me both in Jerusalem, and in all Judaea, and in Samaria, and unto the uttermost part of the earth (v. 8). Jesus did not deny corporate greatness to His kingdom. He did deny future kingdom status to Old Covenant Israel.

It is only on the assumption that the historical aspects of the economic sanctions have not been annulled that makes it possible to develop a uniquely biblical economic theory. There must always be economic sanctions. The question is: Who imposes them? If only the state and the free market impose them, then economic theory necessarily becomes humanistic, for historical cause and effect in such a world is exclusively immanent. Jesus taught that economic sanctions are imposed in history by God. God rewards men visibly in history for giving away their money to the poor and even to their enemies without hope of repayment. This is surely supernatural causation.

Most Christians find this message difficult to accept. Few Christians tithe, let alone give wealth to their enemies. They do not discover God's special blessings that are attached to obedience to these commands. This retards the expansion of Christ's kingdom.

10

A MERCIFUL HAND

But I say unto you which hear, Love your enemies, do good to them which hate you, Bless them that curse you, and pray for them which despitefully use you. And unto him that smiteth thee on the one cheek offer also the other; and him that taketh away thy cloke forbid not to take thy coat also. Give to every man that asketh of thee; and of him that taketh away thy goods ask them not again. And as ye would that men should do to you, do ye also to them likewise. For if ye love them which love you, what thank have ye? for sinners also love those that love them. And if ye do good to them which do good to you, what thank have ye? for sinners also do even the same. And if ye lend to them of whom ye hope to receive, what thank have ye? for sinners also lend to sinners, to receive as much again. But love ye your enemies, and do good, and lend, hoping for nothing again; and your reward shall be great, and ye shall be the children of the Highest: for he is kind unto the unthankful and to the evil. Be ye therefore merciful, as your Father also is merciful.

LUKE 6:27–36

The theocentric principle that undergirds these laws is stated explicitly: God "is kind unto the unthankful and to the evil. Be ye therefore merciful, as your Father also is merciful" (v. 36). God brings predictable sanctions in history: point four of the biblical covenant.[1] This could not be any clearer. What is not clear is the range of this passage's application.

A. The Golden Rule

These are very difficult words for us to believe. They are even more difficult to apply. They seem to oppose common sense. Are we to allow

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

our enemies to impoverish us through a never-ending series of loans to them that they never repay?

Jesus was speaking to politically oppressed people. The Romans were in control. Israel had been politically oppressed by foreigners ever since the Assyrian and Babylonian captivities. Israelites had long lived in empires whose rulers did not have the Israelites' best interests at heart.

Politics means power. There were Jewish rulers who were low-level enforcers of Roman power, but the typical Jew was outside of the power structure. He was on the receiving end of political power. So, he was in a position of weakness. What is the proper response in such a situation? Jesus here described a plan of action: *give away more than you expect to get*.

The parallel passage in Matthew mentions the Mosaic Covenant's legal principle of *lex talionis:* an eye for an eye (Ex. 21:24).[2] "Ye have heard that it hath been said, An eye for an eye, and a tooth for a tooth: But I say unto you, That ye resist not evil: but whosoever shall smite thee on thy right cheek, turn to him the other also. And if any man will sue thee at the law, and take away thy coat, let him have thy cloke also. And whosoever shall compel thee to go a mile, go with him twain. Give to him that asketh thee, and from him that would borrow of thee turn not thou away" (Matt. 5:38–42). The context of the passage in Matthew is more clearly politics and civil law. Here, I reprint my comments on the Matthew passage.[3]

These rules require the covenant-keeper to subordinate himself meekly to covenant-breakers. The proper response to injustice, Jesus said here, is acceptance. The victim of injustice must not only accept it, he must open himself to greater injustice. He must bear the cost of injustice and then offer an additional payment. He must submit to tyranny.

Tyranny should be understood in its covenantal and historical context. Jesus was speaking to a captive people. Jews in the northern kingdom had been carried away into Assyria. Jews in the southern kingdom had been carried into Babylon. Those few who returned

2. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 3, *Tools of Dominion* (1990), ch. 38.

3. The following section is adapted from chapter 9 of Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012).

under Medo-Persia lived under foreign rule. Their heirs lived under the Macedonian Empire, which fell to Rome. Israel had been under foreign rule for over six centuries. They had known nothing but captivity and foreign domination. They had learned to live under foreign law as a captive nation.

C. An Open Conspiracy[4]

Jesus did not call His listeners to revolt. He called them to obedience. He did not teach revolution through power. He taught revolution through moral example. His concern was the kingdom of God. In its historical manifestation, this kingdom is one of justice and righteousness. The program to defeat tyranny is a return to personal justice and righteousness. The answer to bad civil laws begins with good personal rules. This is not the final answer, however. It is only the first step.

Tyranny is systematic. It is part of a corporate system. It becomes a way of life. Corruption spreads. This corruption eventually undermines it. What will replace it? A new tyranny? If men die in revolutionary violence or conspiracy, only to lay the foundation for a new tyranny, where is the gain? What the French Revolution launched and the Communist revolutions completed was a social experiment: violence for the sake of social cleansing,[5] and power for the sake of power. Violence breeds violence. Conspiracy breeds conspiracy.

The kingdom of God is to be proclaimed openly. "Jesus answered him, I spake openly to the world; I ever taught in the synagogue, and in the temple, whither the Jews always resort; and in secret have I said nothing" (John 18:20). He spoke in parables, but He spoke openly. He did not create a secret society that was bound by a self-maledictory blood oath. He created a church that was bound by self-maledictory public signs: baptism and the Lord's Supper.

The church is an open conspiracy. Its members conspire: breathe together. They do so openly. Preaching is public. The sacraments are administered in public. Only when tyrannies place negative sanctions against these otherwise public activities are Christians called by God to go into the shadows. What is visible to the public is righteousness: *good works*.

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4. The phrase is from H. G. Wells, *The Open Conspiracy: Blue Prints for a World Revolution* (New York: Doubleday, Doran, 1928).

5. Gary North, *Marx's Religion of Revolution: Regeneration Through Chaos* (Tyler, Texas: Institute for Christian Economics, [1968] 1989).

This theme appears throughout the Sermon on the Mount. Jesus called on His listeners to go the extra mile. Why? Because doing so would buy peace. Peace makes it easier for the open conspiracy to enlist new adherents. Paul wrote: "I exhort therefore, that, first of all, supplications, prayers, intercessions, and giving of thanks, be made for all men; For kings, and for all that are in authority; that we may lead a quiet and peaceable life in all godliness and honesty. For this is good and acceptable in the sight of God our Saviour; Who will have all men to be saved, and to come unto the knowledge of the truth" (I Tim. 2:1–4).[6]

D. Turning the Cheek

"And unto him that smiteth thee on the one cheek offer also the other; and him that taketh away thy cloke forbid not to take thy coat also" (Luke 6:29). This seems to be a rejection of the *lex talionis:* eye for eye. Eye for eye means that the punishment should fit the crime. This principle of justice undergirds civil sanctions in the Mosaic Covenant.[7] Was Jesus rejecting the Mosaic Covenant? Hardly: "Think not that I am come to destroy the law, or the prophets: I am not come to destroy, but to fulfil. For verily I say unto you, Till heaven and earth pass, one jot or one tittle shall in no wise pass from the law, till all be fulfilled. Whosoever therefore shall break one of these least commandments, and shall teach men so, he shall be called the least in the kingdom of heaven: but whosoever shall do and teach them, the same shall be called great in the kingdom of heaven" (Matt. 5:17–19).[8] Then why did He preface his command to turn the other cheek with "ye have heard it said"? This phrase usually appears as His preface to a rejection of a traditional Jewish law which was not supported by the Mosaic law.

The context of Jesus' discussion of turning the other cheek was civil power. The person who would strike one of Jesus' listeners was likely to be a man in authority or someone who had the support of the civil authority. There was nothing that the injured victim could do to repay, eye for eye, without resorting to private justice, which is a form of injustice.[9] God had placed His covenant people under foreign rule

6. Gary North, *Hierarchy and Dominion: An Economic Commentary on First Timothy*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), ch. 2.

7. North, *Tools of Dominion*, ch. 12.

8. Greg L. Bahnsen, *Theonomy in Christian Ethics*, 3rd ed. (Nacodoches, Texas: Covenant Media Foundation, [1977] 2002).

9. "Dearly beloved, avenge not yourselves, but rather give place unto wrath: for it is written, Vengeance is mine; I will repay, saith the Lord" (Rom. 12:19). Gary North, *Co-*

for many centuries. This subordination was no temporary affliction. It was a way of life. Their fathers had sinned against God's law for so long that He never again allowed Israel to run its own political affairs.

Jesus warned "that ye resist not evil." Yet we read elsewhere: "Submit yourselves therefore to God. Resist the devil, and he will flee from you" (James 4:7). The devil is the very incarnation of evil. Why, then, did Jesus say not to resist evil? Because evil in this context was the evil of political tyranny. It was God's judgment on His people that they had been forced to live under a series of legal systems not based on biblical law. Such a civil condition is a mark of God's negative sanctions against a nation. Jesus told them to put up with tyranny for the time being. He told them to go the extra mile.

E. Something Extra

But what of the cloak? "And unto him that smiteth thee on the one cheek offer also the other; and him that taketh away thy cloke forbid not to take thy coat also" (v. 29). The context in Matthew's version is clear: civil law. "And if any man will sue thee at the law, and take away thy coat, let him have thy cloke also" (Matt. 5:40). The man was not a common thief. He had the force of law behind him. He had proven this. He had won the case. He had won the coat. What was the proper response? Offer him more.

Why? Because a free man can usually earn another cloak. A man in prison cannot. If the victorious plaintiff decided to sue again, the victim would probably lose. The strategy here is to give the litigious man something extra. Let him sue somebody else. The man may enjoy going to court. For most people, going to court is a traumatic, expensive experience. When you have been oppressed by a man who is allied with the authorities, it is wise to stay out of court. The strategy here is to buy him off, the same way Jacob bought off Esau when he sought to return to Canaan through Esau's land: give him gifts he did not deserve (Gen. 32).[10]

"And whosoever shall compel thee to go a mile, go with him twain" (Matt. 5:41). The same principle applies in this example. The victim is operating under compulsion. He is not a free man. Go the extra mile.

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operation and Dominion: An Economic Commentary on Romans, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 11.

10. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, [1982), ch. 30.

Heap coals of fire on his head (Rom. 12:20).[11] This is a generally safe tactic to use against the enemy. But it has short-run costs. You pay extra now to avoid trouble in the future. You reduce future costs by incurring present costs.

"Give to him that asketh thee, and from him that would borrow of thee turn not thou away" (Matt. 5:42).[12] Here is another example of giving something extra. Normally, this verse would lead to bankruptcy. If a person who has capital gives away money to everyone would like to borrow, he will soon have no capital. The offer of free money will be accepted by most people. Why would Jesus recommend stripping His people of their capital? Is this a permanent requirement? This requirement must be seen within the context of tyranny. A man with political connections comes to a wealthy victim and asks for a loan. In all likelihood, he does not intend to repay it. He understands how the legal system works. It is on his side. This loan will be difficult to collect. The man with capital is to assess the power of the would-be borrower. Is this man in a position to create problems? Can he use his authority illegitimately? If so, avoid trouble: give him what he wants.

Let us not mince words. This is bribery. It is a way to buy off evil-doers who are in a position to misuse political power to harm you.

F. Implicit Bribes

When a person gives something extra to a poor person, the gift is not a bribe. It is a gift. It is an extension of mercy. But when a person gives a gift to someone with power over him, we generally call the gift a bribe.

What is the Bible's view of bribery? That depends on whether you are a victim of tyranny or a ruler. The mark of an unrighteous ruler is his acceptance of bribes. "Judges and officers shalt thou make thee in all thy gates, which the LORD thy God giveth thee, throughout thy tribes: and they shall judge the people with just judgment. Thou shalt not wrest judgment; thou shalt not respect persons, neither take a gift: for a gift doth blind the eyes of the wise, and pervert the words of the righteous" (Deut. 16:18–19). But for the righteous man trapped in a corrupt legal system, offering a bribe is one way to gain justice. "A gift is as a precious stone in the eyes of him that hath it: whitherso-

11. North, *Cooperation and Dominion*, ch. 11.
12. North, *Priorities and Dominion*, ch. 9.

ever it turneth, it prospereth" (Prov. 17:8). "A man's gift maketh room for him, and bringeth him before great men" (Prov. 18:16). "A gift in secret pacifieth anger: and a reward in the bosom strong wrath" (Prov. 21:14).[13]

The Sermon on the Mount provides guidance for righteous people who are trapped in a corrupt legal order. Instead of fighting back, Jesus said, make peace. Instead of seeking vengeance, seek peace. When you are confronted with a man who has the power to take what he wants from you, offer it in advance. Honor this power by offering something extra: more than he deserves. This is the way to peace. It appears to be a costly way to peace, but in fact it is the less expensive way. It requires an extra payment in the present, but it lowers the cost of righteous living over the long run. To gain peace is a way to gain time. Time is what righteous men need to begin to construct an alternative to tyranny. It gives them time to learn the ways of righteousness and productivity. This is especially true when tyranny is increasing in both evil and power.

G. Accelerating Evil

Economics teaches that we always discount the future. This discount is the origin of the interest rate.[14] The investor must be given a promise of additional future goods in exchange for the use of his present goods. Why did Jesus tell men to give up present goods to evil-doers with power? Because evil in this context was getting worse. The evil-doer will demand more in the future—lots more. He will demand so much more that it is wiser to gain his cooperation now. This is what happened in A.D. 66–70. The Jewish Zealots became more tyrannical, so Rome reciprocated, and then some. Old Covenant Israel was coming to an end in Jesus' day. Jesus was warning His listeners not to participate in revolutionary movements against the oppressors. Better to cooperate now and avoid destruction later.

Christians went through a year of persecution under Nero in A.D. 64. The horrifying stories of this persecution have come down to us for almost two millennia. Christians were singled out as judicially separate from the Jews, who were under special legal protection. But

13. Gary North, *Wisdom and Dominion: An Economic Commentary on Proverbs* (Dallas, Georgia: Point Five Press, [2007] 2012), ch. 66. See also Gary North, "In Defense of Biblical Bribery," in R. J. Rushdoony, *The Institutes of Biblical Law* (Nutley, New Jersey: Craig Press, 1973), Appendix.

14. Ludwig von Mises, *Human Action: A Treatise on Economics* (New Haven, Connecticut: Yale University Press, 1949), ch. 19.

this legal separation by persecution was the church's deliverance. In A.D. 66, Israel revolted against Rome. The church, no longer seen by Rome as being part of either the nation of Israel or Judaism, escaped destruction in the war that followed.[15] Now the prophesied days of vengeance on Israel had arrived.[16]

Submission can be seen as either weakness or strength. If the one who submits is seen as cowardly, he invites more persecution. But if his submission is seen as a pattern of behavior based on helping the weak as well as the strong, then submission is seen as a product of a higher ethic or a higher calling. If the man lends a hand to rich and poor, strong and weak, then he is seen as not being servile but superior. The Sermon on the Mount is Jesus' most comprehensive statement of *non-servile subordination*. Submission to authority is not a mark of cowardice if it is part of a program of personal ethical transformation based on extending grace—unearned gifts—to all men. This extension of grace is what the Sermon on the Mount teaches.

H. Revolution Through Cooperation

"If thine enemy be hungry, give him bread to eat; and if he be thirsty, give him water to drink: For thou shalt heap coals of fire upon his head, and the LORD shall reward thee" (Prov. 25:21–22).[17] This program of victory over one's enemies was articulated in the days of Solomon's rule, the period of Israel's greatest power. It is therefore a strategy for all seasons. Jesus merely articulated a variant of it. Paul placed it within the context of civil government: "Dearly beloved, avenge not yourselves, but rather give place unto wrath: for it is written, Vengeance is mine; I will repay, saith the Lord. Therefore if thine enemy hunger, feed him; if he thirst, give him drink: for in so doing thou shalt heap coals of fire on his head. Be not overcome of evil, but overcome evil with good. Let every soul be subject unto the higher powers. For there is no power but of God: the powers that be are ordained of God. Whosoever therefore resisteth the power, resisteth the ordinance of God: and they that resist shall receive to themselves damnation" (Rom. 12:19–13:2).

The individual is not to seek personal vengeance against his en-

15. Carsten Peter Thiede and Matthew D'Ancona, *Eyewitness to Jesus* (New York: Doubleday, 1996), pp. 48–51.

16. David Chilton, *The Days of Vengeance: An Exposition of the Book of Revelation* (Ft. Worth, Texas: Dominion Press, 1987).

17. Gary North, *Wisdom and Dominion: An Economic Commentary on Proverbs* (Dallas, Georgia: Point Five Press, [2007] 2012), ch. 75.

emy. Surely, he is not to seek vengeance against a civil magistrate. The context of Jesus' Sermon on the Mount was a nation under foreign domination. Israel was a nation in bondage. This was why the Jews' response to His message was ludicrous: "Then said Jesus to those Jews which believed on him, If ye continue in my word, then are ye my disciples indeed; And ye shall know the truth, and the truth shall make you free. They answered him, We be Abraham's seed, and were never in bondage to any man: how sayest thou, Ye shall be made free?" (John 8:31–33). Later, the chief priests (Sadducees) were more honest: "When Pilate therefore heard that saying, he brought Jesus forth, and sat down in the judgment seat in a place that is called the Pavement, but in the Hebrew, Gabbatha. And it was the preparation of the passover, and about the sixth hour: and he saith unto the Jews, Behold your King! But they cried out, Away with him, away with him, crucify him. Pilate saith unto them, Shall I crucify your King? The chief priests answered, We have no king but Caesar" (John 19:13–15).

Then how can a man in bondage, or a nation in bondage, gain freedom? By faithfully obeying God's laws. By building up the habits of obedience to God and His revealed word. There is an old political slogan: "You can't beat something with nothing." What works best as a program of national liberation is a program of liberation from sin. Again, consider the context of Jesus' words to His followers: "They answered him, We be Abraham's seed, and were never in bondage to any man: how sayest thou, Ye shall be made free? Jesus answered them, Verily, verily, I say unto you, Whosoever committeth sin is the servant of sin" (John 8:33–34). To escape from bondage, He said, avoid sin. There can be no escape from bondage without an escape from sin. *Sin is the ultimate form of bondage in history. But God's judgment against sin in eternity is the ultimate form of bondage*. There is no escape from hell (Luke 16:26) and the lake of fire (Rev. 20:14–15).

Jesus' recommended program of systematic cooperation with the politically powerful is a program of heaping coals of fire on tyrannical heads. Yet it is also a program of evangelism. Men who repay evil with good do catch the attention of many people, including tyrants. There is something special about such a response to evil. Men ask: "Why?"

Good undermines evil. Evil is not self-sustaining. It is parasitical. It kills productivity. This produces weakness. Tyranny does not persist indefinitely. It recedes in the face of goodness or it collapses in a display of weakness. The collapse of the Soviet Union, 1989–1991,

is the most remarkable collapse of tyranny in the history of empires. It collapsed without a fight. It was a nearly bloodless[18] abdication of what had been unprecedented political power.

The requirement of this passage is outward subordination to tyrannical authority. The message is not anti-revolutionary as such; it is anti-vengeance. This is a revolutionary strategy designed to replace tyranny with liberty, which rests on God's Bible-revealed law. The revolutionary aspects of this program are moral. The passage must be seen in the context of Israel's political subordination to Rome. It must also be seen in the context of God's program of grace. His people are to extend grace to others, just as God extended grace to them. Their outward subordination to authority—extending more to tyrants than they deserve—is part of a general program of grace.

This passage is not a guide for the exercise of political power. Civil authority is based upon justice: eye for eye. Victims may extend grace to criminals; the state may not.[19] The passage deals with individuals in political bondage to a state that refuses to extend justice to all. Jesus was here laying down a program of resistance to tyranny, a program based on nonviolent replacement of power. The Sermon on the Mount was a unit. This section deals with powerlessness: a way to gain victory over evil. Heap coals of fire on evil men's heads.

I. Luke's Version

The language in Luke's version of the sermon is broader than politics. It refers to enemies, not just political oppressors.

> Give to every man that asketh of thee; and of him that taketh away thy goods ask them not again. And as ye would that men should do to you, do ye also to them likewise. For if ye love them which love you, what thank have ye? for sinners also love those that love them. And if ye do good to them which do good to you, what thank have ye? for sinners also do even the same. And if ye lend to them of whom ye hope to receive, what thank have ye? for sinners also lend to sinners, to receive as much again. But love ye your enemies, and do good, and lend, hoping for nothing again; and your reward shall be great, and ye shall be the children of the Highest: for he is kind unto the unthankful and to the evil. Be ye therefore merciful, as your Father also is merciful (vv. 30–36).

18. Three men died.

19. Gary North, *Victim's Rights: The Biblical View of Civil Justice* (Tyler, Texas: Institute for Christian Economics, 1990).

The general principle is to *love your enemy*, not merely by doing whatever the law requires, but *going the extra mile*. This applies to political enemies, including oppressors, but it applies more generally. The reason: "Be ye therefore merciful, as your Father also is merciful" (v. 36).

Mercy is always in short supply. This is because it is a free gift. There is more demand for it than the supply of it. The theological issue is God's kindness: "for he is kind unto the unthankful and to the evil" (v. 35b). Yet Paul placed obedience to magistrates in the context of God's kindness to all mankind in Christ: "Put them in mind to be subject to principalities and powers, to obey magistrates, to be ready to every good work, To speak evil of no man, to be no brawlers, but gentle, shewing all meekness unto all men. For we ourselves also were sometimes foolish, disobedient, deceived, serving divers lusts and pleasures, living in malice and envy, hateful, and hating one another. But after that the kindness and love of God our Saviour toward man appeared, Not by works of righteousness which we have done, but according to his mercy he saved us, by the washing of regeneration, and renewing of the Holy Ghost" (Titus 3:1–5). So, our obedience to higher authorities and our mercy go together.

The same merciful attitude is mandatory with respect to our enemies. We are to act positively toward them, not merely avoid harming them. One way to act positively is to lend. But not just lend—lend, with nothing expected in return. "But love ye your enemies, and do good, and lend, hoping for nothing again; and your reward shall be great, and ye shall be the children of the Highest" (v. 35). This is an astounding statement. It has the sound of utopianism. How can we afford to lend, expecting nothing in return? We would soon be out of money to lend. We might even be forced by circumstances to become borrowers in a world not governed by Jesus' sentiments.

The Mosaic law announced: "The LORD shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and thou shalt not borrow" (Deut. 28:12). Becoming a lender is a means of dominion.[20] But Jesus seems to indicate that becoming a lender is a means of charity. The lender's reward will be heavenly, not earthly. Did Jesus here repudiate the Old Covenant principle of lending?

20. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 69.

J. Replacing Deuteronomy 15

Deuteronomy 15 informs covenant-keepers that they are to forgive debts in the year of release, the seventh year in the national cycle. "And this is the manner of the release: Every creditor that lendeth ought unto his neighbour shall release it; he shall not exact it of his neighbour, or of his brother; because it is called the LORD's release. Of a foreigner thou mayest exact it again: but that which is thine with thy brother thine hand shall release; Save when there shall be no poor among you; for the LORD shall greatly bless thee in the land which the LORD thy God giveth thee for an inheritance to possess it" (Deut. 15:2–4).[21] These loans were zero-interest charity loans. Any debtor who defaulted on a charity loan had to serve as a bondservant until the year of release. The creditor could legally sell him into bondservice to get back his money. "And if thy brother, an Hebrew man, or an Hebrew woman, be sold unto thee, and serve thee six years; then in the seventh year thou shalt let him go free from thee" (Deut. 15:12).[22]

The national year of release was annulled by the fall of Jerusalem. The charitable debt law was tied to the year of release, which was in turn tied to Israel's military conquest of the land. The land of Israel no longer is holy. So, the legal basis of Deuteronomy 15 is annulled.

Jesus replaced the old law with a new law. The indication in Luke's text is that the borrower is poor. He is in need of mercy. He is not a businessman in need of a commercial loan. In the Mosaic law, the Jew was to lend freely to a poor brother without asking an interest payment (Ex. 22:25;[23] Lev. 25:35–37[24]). He could lend at interest to a foreigner who did not reside permanently in the land (Deut. 23: 19).[25] But Jesus said that we are to lend without hope of any repayment at all. We are not merely granting forfeited interest as a gift; we are granting the principal, too. Jesus did not limit the list of eligible debtors to covenant-keepers. He extended it even to enemies. This means that the New Testament's ethical standard here is more rigorous than the Old Testament's. This does not mean that we are to tell the recipient that we do not expect repayment. But we are to lend without hope of repayment. That is, we are to lend to a poor person even though

21. *Ibid*., ch. 36.
22. *Ibid*., ch. 37.
23. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012),Part 3, *Tools of Dominion* (1990), ch. 49.
24. Gary North, *Boundaries and Dominion: An Economic Commentary on Leviticus*, 2nd ed. (Dallas, Georgia: Point Five Press, [1994] 2012), ch. 28.
25. North, *Inheritance and Dominion*, ch. 56.

there is a high risk that he will not be able to repay. He should be encouraged to repay. He has a moral obligation to repay. But we should loan the asset knowing that we may not be repaid.

There will be repayment in heaven. This is difficult for most people to believe. The repayment is beyond time. A would-be lender must be extremely future-oriented for the promise of heavenly payment to motivate him to make a loan. He must value heaven's rewards above history's rewards. This takes a great deal of faith and a great deal of future-orientation.

We cannot afford to lend to everyone in need, either with or without an interest payment, with or without repayment of capital. We must assess the need and the reason for the need of the borrower. We are not to subsidize evil. Lending money to a drunkard is subsidizing his addiction. But we are to manifest charity by lending even to our enemies when we know we may not be repaid. This is an exercise of faith. It is a way for us, as well as the borrower, to assess the commitment we have to Christ, His promises, and His mercy.

We are in need of mercy. So is the borrower. So, Jesus asks us to pray, "And forgive us our debts, as we forgive our debtors" (Matt. 6: 12).[26] This is a reciprocal relationship. We are shown mercy, and we are to extend mercy. Debt-forgiveness is the mark of mercy in the Lord's prayer. It is *the* representative sign of our position as recipients of God's grace. What we have received freely from God, we are to extend freely to men in need.

Conclusion

Jesus' words are difficult to accept. They seem to place a heavy burden on His followers. His followers are to have mercy in abundance, even for their enemies. This is the evidence of their faith in God's compassion. He, too, shows mercy to His enemies, a category that once included all of the redeemed.

Lending to our enemies is a sign of mercy. Lending to them without hope of repayment is a greater act of mercy. This is what God does to us when He redeems us. Without God's grace, men are all unprofitable servants. "So likewise ye, when ye shall have done all those things which are commanded you, say, We are unprofitable servants: we have done that which was our duty to do" (Luke 17:10).[27] Christ made full payment on our behalf. We can repay only a token

26. North, *Priorities and Dominion*, ch. 12.
27. Chapter 41.

of what we owe apart from Christ's full payment, and even this token payment is provided by God (James 1:17).[28]

It is not our God-mandated task to bankrupt ourselves in unlimited lending. It is our task to provide evidence of our faith in God's promise of heavenly reward. It is also our task to provide *token payments to God* by making loans to impoverished enemies. We should do this, not hoping to be repaid by men. We will be repaid by God.

The context of this requirement was political oppression. This program of lending was part of a peaceful revolution that is designed to substitute God's kingdom for man's kingdoms. The goal was not to make Christians permanent slaves in history. Its goal was the opposite: to elevate them to positions of rulership. What is different about Jesus' program is the basis of such rulership: ministry rather than the exercise of power (Mark 10:42–45).

28. Gary North, *Ethics and Dominion: An Economic Commentary on the Epistles* (Dallas, Georgia: Point Five Press, 2012), ch. 34.

11

FULL MEASURE, RUNNING OVER

> *Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.*
>
> LUKE 6:38

The theocentric focus of this verse is God as the sanctions-bringer: point four of the biblical covenant.[1]

A. Sowing and Reaping

In his exhortation to members of the Corinthian church to make good on their promise to support the Jerusalem church in its time of need, Paul warned them: "But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver. And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work: As it is written, He hath dispersed abroad; he hath given to the poor: his righteousness remaineth for ever" (II Cor. 9:6–9).[2] In another epistle, he warned: "Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap" (Gal. 6:7).[3] In his

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4 Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

2. Gary North, *Ethics and Dominion: An Economic Commentary on the Epistles* (Dallas, Georgia: Point Five Press, 2012), ch. 8.

3. *Ibid.*, ch. 13.

assertion of a predictable relationship between a person's actions and God's response, Paul was following Jesus' argument in this passage.

Jesus told His listeners that there are predictable sanctions in history. These sanctions have been established by God. God oversees His creation to bring to pass what His law has announced. In Leviticus 26 and Deuteronomy 28, God set forth a system of corporate covenantal sanctions: blessings for those who obey God's Bible-revealed law, and curses for those who disobey.[4] The Greek text here indicates that Jesus was speaking to a group. The second person plural is used, which is why the translators adopted the phrase, "ye measure." The "ye" is plural.

The use of the plural does not necessarily mean that Christ was restricting the application of God's historical sanctions to a covenanted group. The corporate focus of Leviticus 26 and Deuteronomy 28 did not exclude the concept of individual applications. In the Mosaic Covenant, men were told that God would bless or curse individuals in history in terms of their actions. For example, God told men to lend to poor people in the year prior to the national year of release, when all zero-interest charitable debts would be canceled. The state was not the enforcer. God was the enforcer, case by case. "Thou shalt surely give him, and thine heart shall not be grieved when thou givest unto him: because that for this thing the LORD thy God shall bless thee in all thy works, and in all that thou puttest thine hand unto" (Deut. 15:10). Charitable loans were interest-free loans. "If thou lend money to any of my people that is poor by thee, thou shalt not be to him as an usurer, neither shalt thou lay upon him usury. If thou at all take thy neighbour's raiment to pledge, thou shalt deliver it unto him by that the sun goeth down: For that is his covering only, it is his raiment for his skin: wherein shall he sleep? and it shall come to pass, when he crieth unto me, that I will hear; for I am gracious" (Ex. 22: 25–27).[5] God is the enforcer.

All of these passages point to a conclusion: the relationship between God's Bible-revealed law and historical sanctions is not random. There is predictability between covenant-keeping and external blessings, including economic blessings.

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4. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 69.

5. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 3, *Tools of Dominion* (1990), ch. 49.

B. Open Hand, Larger Purse

"For with the same measure that ye mete withal it shall be measured to you again." The judicial background of this passage is the law governing honest scales. "Thou shalt not have in thy bag divers weights, a great and a small. Thou shalt not have in thine house divers measures, a great and a small. But thou shalt have a perfect and just weight, a perfect and just measure shalt thou have: that thy days may be lengthened in the land which the LORD thy God giveth thee. For all that do such things, and all that do unrighteously, are an abomination unto the LORD thy God" (Deut. 25:13–16).[6] The literal meaning of Jesus' words is this: when you measure out something by means of a scale, someone in the future will use the same measure to compensate you. This was a warning: *do not cheat the buyer, for someday you will be a cheated buyer*.

The context of this, the third clause, implies a much broader application than its literal meaning, which related to honest scales. The focus of the entire verse is not the tool of measurement; rather, it is the quantity of goods that was on the scale. We know this because of the second clause: "Good measure, pressed down, and shaken together, and running over, shall men give into your bosom." Jesus was saying that *when you give away wealth to those in need, you are securing future blessings*. He was not saying that generosity constitutes some sort of *cosmic insurance premium*. He was not saying that if you are generous to a poor person, you will find a generous donor if you should ever fall into poverty. He was saying something very different: *if you have an open hand with the poor, God will have an open hand with you*. God's open hand is not dependent on your finding yourself in circumstances similar to the poor man's. On the contrary, *you will not find yourself in the circumstances of the poor man*.

Jesus taught here that God has no intention of keeping faithful covenant-keepers in poverty or even middle-class circumstances. The accent is on abundance. It is on "running over." This language directs us back to Psalm 23: "Thou preparest a table before me in the presence of mine enemies: thou anointest my head with oil; my cup runneth over. Surely goodness and mercy shall follow me all the days of my life: and I will dwell in the house of the LORD for ever" (Ps. 23:5–6).

Jesus taught that charity and prosperity are linked. There is no legitimate exegetical way around this conclusion. This verse is not

6. North, *Inheritance and Dominion*, ch. 65.

limited to spiritual blessings, for the test of faithfulness is an open hand with economic assets. "Give, and it shall be given unto you." The blessings are as material as the donations.

C. Contra Amillennialism

This verse creates an enormous exegetical problem for amillennialists. To keep from being forced to conclude that individual covenantal faithfulness produces individual economic blessings and therefore worldly success, the amillennialists argues that the donations are economic, thereby depleting the net worth of the donor, but the blessings are spiritual. Thus, the cheerful giver remains cheery as his net worth is reduced because of his open hand. Money flows out; good feelings flow in. Pretty soon, the donor will find that he is low on material assets, so he can no longer afford to be equally generous. "The more you give now, the less you will be able to give later." Thus, the kingdom of God shrinks in influence to the extent that its members follow Jesus' warning and remain generous. Donors, in their newfound poverty, get all tingly with joy because they know that they, too, will soon be destitute. This view of economics is inescapable, once you define the charitable gifts as material and the subsequent blessings as spiritual. This is not only an inescapable economic conclusion of amillennialism; it is the *theological essence* of the position.

The only way for the amillennialist to get out of this trap is for him to argue that, while the cause-and-effect relationship is true, i.e., generous covenant-keepers will get rich, in fact covenant-keepers will never be sufficiently generous. The cause-and-effect relationship remains as an ideal, but Christians in their sin will only rarely meet this standard.

To take this line of reasoning, an amillennialist must present a woefully depressing view of Christ's redemption. Christ's resurrection and ascension, both historical events, are insufficient to transform covenant-keepers ethically. That is, the gospel saves souls from hell, but it does not heal individual Christians to the degree that they will adopt charity as a way to get rich. Either covenant-keepers will remain blind to the promise of God or else they will self-consciously avoid wealth by remaining closed-handed in dealing with the poor. "Starve, my friend; I don't want to risk getting rich by helping you out."

Because of the terrible embarrassment of arguing that God's covenant-keeping remnant becomes ever-more tight-fisted and therefore

ethically immature, amillennialists do not publicly argue that the church, in contrast to the world, will forever remain tight-fisted with the poor. The amillennialist argues that God's people do get more mature spiritually over time. This, in fact, is what will bring the wrath of covenant-breakers on their heads. As Cornelius Van Til put it,

> But when all the reprobate are epistemologically self-conscious, the crack of doom has come. The fully self-conscious reprobate will do all he can in every dimension to destroy the people of God. So while we seek with all our power to hasten the process of differentiation in every dimension we are yet thankful, on the other hand, for "the day of grace," the day of undeveloped differentiation. Such tolerance as we receive on the part of the world is due to this fact that we live in the earlier, rather than in the later, stage of history. And such influence on the public situation as we can effect, whether in society or in state, presupposes this undifferentiated stage of development.[7]

It is possible for someone holding Van Til's viewpoint to argue that the very economic success of God's open-handed people will cause covenant-breakers to envy them. After all, we have seen African and Indonesian tyrants persecute the economically successful citizens of another race. But, over time, tyrants have ceased doing this. It costs them too much in forfeited tax revenues and lost jobs. They begin to call for members of these foreign groups to send capital and managers, to return to the land whose politicians had expelled their parents. They want the economic benefits of capital.

The cause-and-effect relationship described in Luke 6:38 does not point to an ever-richer group of Christians surrounded by a hostile, impoverished majority. It points instead to the cultural triumph of Christianity. Christians will not get rich by being closed-handed exploiters. They will get rich by showing mercy to the poor. This generosity will impress members of covenant-breaking societies. Because of the presence of common grace,[8] few societies resent those who give to the poor. We know that anti-Christian nations open their borders to Christian medical missionaries. Why should this cease?

This is why amillennialists have problems with Luke 6:38. This is why amillennialists prefer to ignore Luke 6:38. The verse presents

7. Van Til, *Common Grace* (1947), in *Common Grace and the Gospel* (Nutley, New Jersey: Presbyterian & Reformed, 1972), p. 85. For my critique of Van Til's ethics, see Gary North, *Political Polytheism: The Myth of Pluralism* (Tyler, Texas: Institute for Christian Economics, 1989), ch. 3.

8. Gary North, *Dominion and Common Grace: The Biblical Basis of Progress* (Tyler, Texas: Institute for Christian Economics, 1987).

a view of historical cause and effect that is completely hostile to the amillennialist's view of New Covenant history. It teaches that covenantal faithfulness—charitable giving—produces individual prosperity in the broadest sense.

Conclusion

Here, in the Gospel most noted for its hostility to wealth and the wealthy, is *a theology of wealth accumulation*. Jesus argued that by giving generously, a covenant-keeper will become wealthy. This is not a cause-and-effect relationship acknowledged by either covenant-breakers or amillennialists, but it is unquestionably a theology of wealth accumulation. Wealth replacement will not merely keep pace with generosity; it will overwhelm it: "…good measure, pressed down, and shaken together, and running over, shall men give into your bosom."

12

BY THEIR FRUITS YE SHALL KNOW THEM

> *For a good tree bringeth not forth corrupt fruit; neither doth a corrupt tree bring forth good fruit. For every tree is known by his own fruit. For of thorns men do not gather figs, nor of a bramble bush gather they grapes. A good man out of the good treasure of his heart bringeth forth that which is good; and an evil man out of the evil treasure of his heart bringeth forth that which is evil: for of the abundance of the heart his mouth speaketh.*
>
> LUKE 6:43–45

The theocentric focus of this passage is God's standards of productivity: point three of the biblical covenant (law).[1] He evaluates men's the value of men's output: point four (imputation).[2] We are to do the same. We must estimate the value of our own output as well as the output of others. We are to compare the value of this output with what the Bible says is truly valuable and also with what men say of themselves. We can do this because there is consistency between what a man does and the true status of his heart.

A. Ethical Cause and Effect

The parallel passage in Matthew 7:15–20 reveals the context: false prophets. False prophecy was a judicial matter under the Mosaic Covenant. But there is no mention of this judicial context in Luke's account. Luke's account seems to be broader: men in general. There is a consistency between the heart and external actions.

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1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 3. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 3.
2. Sutton, ch. 4. North, ch. 4.

Luke's account speaks of treasure, good and evil, not the office of prophet. Jesus said that *the treasure in a person's heart reflects both his confession and his character*. Readers of Luke's account would have been motivated to examine their own actions and the actions of others in terms of biblical standards. If they were gentiles, then they would have had to learn more about the Mosaic Covenant. Under the Mosaic Covenant, there was a corporate cause-and-effect relationship between covenantal roots and fruits (Deut. 28). Obedience to righteous laws promoted corporate economic blessings.[3] Luke's account indicates that this cause-and-effect relationship applies to individuals. Jesus uses "treasure" in the broadest sense: that which is loved or treasured by the possessor. Instead of economic wealth, Luke's account focuses on men's tongues. Their tongues reflect who they are and what they treasure.

What of fruits other than prosperity? "Now the works of the flesh are manifest, which are these; Adultery, fornication, uncleanness, lasciviousness, Idolatry, witchcraft, hatred, variance, emulations, wrath, strife, seditions, heresies, Envyings, murders, drunkenness, revellings, and such like: of the which I tell you before, as I have also told you in time past, that they which do such things shall not inherit the kingdom of God. But the fruit of the Spirit is love, joy, peace, longsuffering, gentleness, goodness, faith, Meekness, temperance: against such there is no law. And they that are Christ's have crucified the flesh with the affections and lusts" (Gal. 5:19–24). These are individual fruits.

What are the economic effects of these rival lists of fruits? Does evil consistently produce wealth? Does righteousness consistently produce poverty? Or are the outcomes random? If they are random, then no expressly biblical economic theory is possible. If the outcomes are perverse, then we must search for institutional means of converting evil personal motives into positive effects. This is what most versions of free market theory have sought to do, from Bernard Mandeville's *Fable of the Bees* (1714)[4] until the present. *The profit motive, coupled with private ownership, produces incentives for serving others*. Men's greed becomes their motivation to meet the demands of other men. Free market economic theory has this great advantage over socialist theory: it

3. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 69.

4. Introduction, above. Cf. Gary North, *Hierarchy and Dominion: An Economic Commentary on First Timothy*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), Appendix C.

recognizes the effects of original sin. It does not assume, as socialism assumes, that concentrated political power—legalized force—makes those who wield it either wiser or kinder. On the contrary, free market theory assumes the opposite.

Free market economic theory has been self-consciously agnostic with regard to God. The supernatural realm is ignored. Cause and effect in every realm is seen as exclusively natural. If we accept either the covenantal randomness of corporate effects of common confessions, or the covenantal perversity of individual results, then we cannot construct biblical economic theory. We must then appeal to this or that humanistic theory of human action. But if righteous roots produce positive fruits in history, and if unrighteous roots produce undesirable fruits, then biblical social theory becomes possible.

Jesus did not cite Leviticus 26 or Deuteronomy 28, which deal with God's corporate covenantal sanctions in history. There is no indication that Jesus abandoned the Mosaic law's principle of corporate covenant sanctions. He did offer a supplemental principle of covenant sanctions: by the results, we can know the truth of men's covenantal confessions.

B. Pietism's Confession

In another context, the parable of the fig tree, Jesus was referring to Old Covenant Israel (Luke 13:6–9). So, the concept of fruit as a sign of spiritual roots applies to both individuals and corporate entities.

Applying this principle to societies, we conclude that there are *standards of productivity* that we can apply to assess the rightness or wrongness of that society. There also has to be human discernment of these standards and their proper application in history. "Even so every good tree bringeth forth good fruit; but a corrupt tree bringeth forth evil fruit. A good tree cannot bring forth evil fruit, neither can a corrupt tree bring forth good fruit." *This statement is an extension to individuals of the corporate principles of Leviticus 26 and Deuteronomy 28*. The theologian who argues that Jesus substituted individual predictability for corporate predictability has to assume that the covenant's continuity applies only to individuals. But then what of families? What of churches? Does this principle apply only to individuals? Doesn't it also apply to movements based on the teachings of individuals?

Pietism denies this principle's applicability to the world outside a Trinitarian covenant, and then seeks to deny the legitimacy of this covenant in civil government. Christian self-government under bib-

lical law, yes. Christian family government under biblical law, yes. Christian church government under biblical law, yes. But not Christian civil government. Pietists say, "There can be no such thing as Christian civil government. What existed in Mosaic Israel before the captivity has been annulled in principle."

A major problem with pietism is that it affirms the right of covenant-breakers to establish a civil covenant on their terms. Somehow, Christians are expected to believe that a Trinitarian civil covenant will not produce the positive fruits that a non-Christian civil covenant will produce. For the pietist, the realm of the civil covenant is governed by *a reverse covenantal system of sanctions*: biblical law produces tyranny, while "neutral" civil law produces good.[5] Pietists rarely say this openly, but this really is what they believe. They may say that they do not believe in neutrality, but in the realm of civil law, they do believe in neutrality. They much prefer humanism's supposed judicial neutrality to Old Testament civil laws and sanctions. They believe there can be *equal time for Satan and Jesus in matters of civil law*. Even when humanists shove Jesus out of the civil realm, the pietist still affirms his faith in neutrality. I call this blind faith.

Jesus' words here create an enormous exegetical problem for pietism, one which pietists for over three centuries have dealt with by ignoring the problem. Jesus' words, if they were ever dealt with exegetically by pietistic social theorists, would force them to declare the existence of a realm of government in which a false confession produces good fruit, and where *a true confession*—faith in the Trinity—*produces bad fruit*. What they admit not to be true for the other three oath-bound covenants—individual, ecclesiastical, and familistic—they say is somehow true for the civil covenant. This worldview was surely never taught in the Old Covenant. The opposite was taught. It is never formally taught in the New Covenant, either. Covenantal cause and effect applies to individuals and organizations, Jesus taught. What He taught was consistent with the Mosaic system of corporate sanctions, even though He did not cite these passages directly.

The pietist claims to have discovered a principle in natural law theory or democratic theory which now supersedes both the Mosaic law and Jesus' teaching on roots and fruits. This political principle, articulated in the mid-seventeenth century by Rhode Island's Roger

5. Except, dispensationalists say, in the State of Israel. There, we are told, the state may lawfully and profitably impose Talmudic law, which sometimes is applied Mosaic law, on recalcitrant Arabs and Christians, as well as on recalcitrant secular Jews.

Williams, and elaborated in the eighteenth century by deists and unitarians, teaches the reverse of what Jesus taught here, yet it has to be true, pietists assure us. It has to be true because modern democratic theory teaches it. To oppose it would be theocratic, and we all know how bad theocracy is, meaning Trinitarian theocracy. A humanistic theocracy—the reign of democratic man—is what we need, pietists assume. This is what God wants. Why, we are not told.

C. Free Market Theory

If Jesus' words are true, then modern free market theory labors under an enormous burden: Mandeville's curse. Free market theory promotes a view of society that says that *supernatural ethics is irrelevant*. Evil men, if they live under a private property system, will produce good things. Compared to what evil men produce under socialism, this statement has been proven true in both theory and practice, i.e., roots and fruits. But the ultimate test of free market theory is not its success over socialism. The ultimate test is its success over God's corporate sanctions in history.

The free market is not autonomous, for man is not autonomous. The free market can produce, and has produced, unprecedented tangible wealth for hundreds of millions of people. But it has also placed urban men in great peril. The division of labor has been extended to such a degree that men are cut off from the soil. They cannot feed themselves. They live in highly interdependent environments that can sustain life only through extensive exchange—an exchange system that rests on fractional reserve banking and computerization. Everything that sustains life for most urban people is in some way dependent on public utility systems, banks, trains, and traffic control systems.

This is only one example of the risks facing modern man. Modern biological warfare is another. So is the proliferation of small-scale nuclear weapons. Our cities are vulnerable. The free market has made possible the creation of vast interdependent production systems that have sustained a huge growth of population. The free market has done this irrespective of men's confessions of faith. This supposedly neutral system of universal blessings has allowed the evolution of a society that is vulnerable to any number of universal curses. Yet men do not repent. They do not see how vulnerable they are. They do not see the looming sanctions of God. "And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. But

thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day. And it shall be, if thou do at all forget the LORD thy God, and walk after other gods, and serve them, and worship them, I testify against you this day that ye shall surely perish. As the nations which the LORD destroyeth before your face, so shall ye perish; because ye would not be obedient unto the voice of the LORD your God" (Deut. 8:17–20).[6]

We speak of the market as an impersonal mechanism. We think of mechanisms as tools. Then we insist that tools are neutral. By this, we mean that they can be used for good or evil. But tools are not morally neutral. Nothing is morally neutral. *Specific tools are the products of particular social systems, and social systems are not morally neutral.* These tools extend the social systems that promote their production. *Tools make us dependent on particular social systems*. If we rely on our tools, we thereby rely on the social system that created them and sustains them. *But what if this social system is founded on a false oath*? Has it not become the corporate equivalent of a false prophet? Was it not built in terms of false prophecies, such as the promise of life, liberty, and the pursuit of happiness, to quote a well-known document written mainly by a well-known deist?

Common grace is a great blessing, but it cannot be extended indefinitely apart from special grace.[7] A society built on some version of common grace theology—the common confession of autonomous men—rests on a fragile foundation. If God withdraws His special grace, leaving only the economic fruits of abandoned confessional roots, the tree will eventually cease bearing fruit. Surely Western Europe is now in such a spiritual condition. Asia, apart from South Korea, has never had the covenantal roots. Asians have imported the free market and its technology in the hope of escaping poverty. But Asians are now trapped by their tools, copied from the West and mass produced, and also by the fractional reserve banking system.

Social systems are package deals because they are based on specific worldviews. Worldviews are themselves package deals.[8] The dependence of free market ideas and practices on a specifically Western, biblical-covenantal view of the world, the free market economist is

6. North, *Inheritance and Dominion*, chaps. 21–23.

7. Gary North, *Dominion and Common Grace: The Biblical Basis of Progress* (Tyler, Texas: Institute for Christian Economics, 1987), ch. 6.

8. Greg L. Bahnsen, *Van Til's Apologetics: Readings and Analysis* (Phillipsburg, New Jersey: P&R, 1998), pp. 102–103.

loathe to admit. Such an admission undercuts his claims of *autonomy and universality*: of economics as a science, of capitalism as a social system, and of man as a product of impersonal biological evolution.

A secular economist might ask rhetorically, "Isn't a demand curve universal?" I am not saying that demand curves do not slope downward and to the right in Asia, just as they do in the West. I *am* saying that there is no such thing as a demand curve outside of the economist's conceptual tool kit. Demand curves are abstractions based on assumptions that can never be true in the real world.[9] They are teaching tools that illustrate abstract truths of economic theory. I am also not saying that people do not respond predictably to incentives. I *am* saying that humanistic capitalism's incentives are being sold to millions of people at low prices that do not reflect the true risk of subsequent transactions. Godless Communism was murderous in its atheism, but Godless capitalism is equally committed analytically to the autonomy of man. Godless capitalism is being sold almost as an addictive drug is sold. "There's no risk. Try it. You'll like it." No doubt they will. They will also become addicted to the division of labor that comes with it—a division of labor based on a confession: "My power and the might of mine hand hath gotten me this wealth."

Conclusion

The treasure in a person's heart defines him. It determines what he wants and what he says. "A good man out of the good treasure of his heart bringeth forth that which is good; and an evil man out of the evil treasure of his heart bringeth forth that which is evil: for of the abundance of the heart his mouth speaketh" (v. 45). The abundance in a person's heart can be good or evil.

There is a predictable connection that joins faith, confession, and visible results. There is a predictable connection between invisible roots and visible fruits. This connection takes longer to manifest itself in the New Covenant, for prophetic sanctions have been transferred to Christ. Jesus warned His followers to examine the fruits whenever they are not sure of the roots. While the context in Matthew's Gospel indicates that Jesus was discussing the office of prophet, the general

9. These impossible assumptions include: (1) men respond to price changes that are infinitesimal, i.e., unobservable; (2) a curve exists at one instant in time, yet men's decisions are made over time; (3) other things remain equal in a world in which we cannot change just one thing; (4) men's tastes do not change as prices change. There are no doubt lots of others, but my expected cost of recalling them is higher than my expected gain.

principle is universal: a good tree cannot bring forth evil fruit, neither can a corrupt tree bring forth good fruit.

Wise judgment begins with a confession of faith in the God of the Bible. It matures through a careful study of God's law (Ps. 119) and obedience, i.e., applying Bible-revealed law to our decisions. As we develop wiser judgment, we can better assess the claims of those who come to us in God's name, as Old Covenant prophets used to come. We can hear their confessions and see the results of these confessions. On the basis of what we see, we can assess the truth of what we hear.

13

OBEDIENCE BRINGS SECURITY

> *And why call ye me, Lord, Lord, and do not the things which I say? Whosoever cometh to me, and heareth my sayings, and doeth them, I will shew you to whom he is like: He is like a man which built an house, and digged deep, and laid the foundation on a rock: and when the flood arose, the stream beat vehemently upon that house, and could not shake it: for it was founded upon a rock. But he that heareth, and doeth not, is like a man that without a foundation built an house upon the earth; against which the stream did beat vehemently, and immediately it fell; and the ruin of that house was great.*
>
> LUKE 6:46–49

The theocentric principle here is God as the sanctions-bringer: point four of the biblical covenant.[1]

A. Hearing and Doing

1. A House's Foundation

Jesus told His followers to obey Him. Any follower of Christ who does not obey Him is like a man who builds his home on foundations of dirt. The security of the house is no greater than the security of its foundation. There is no doubt what the foundation rock is: obedience to Christ.

The same language of hearing and doing is found in the Epistle of James: "But be ye doers of the word, and not hearers only, deceiving your own selves. For if any be a hearer of the word, and not a doer, he is like unto a man beholding his natural face in a glass: For he beholdeth himself, and goeth his way, and straightway forgetteth what man-

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

ner of man he was" (James 1:22–24). The person who hears Christ's words but fails to obey them is as unstable as a dirt foundation in a storm. He does not know who or what he is.

The image of a house built on a rock is compelling. The house will withstand storms. This is a metaphor for life. The Christian life is supposed to be a life that cannot be washed away by life's inevitable disruptions. Obedience to Christ's words is the basis of this security, which in turn rests on Christ's perfect obedience to His Father's words.

This warning appears at the end of the Sermon on the Mount. In this sermon, Jesus presented a series of difficult obligations regarding wealth and its uses. He hit His listeners where it hurts most in every generation: in their wallets. Then He called them to obey His words.

Does this mean that salvation is by works? Yes, it does. But the works are Christ's, not ours. Jesus lived a perfect life as a perfect representative man. His perfect righteousness is imputed judicially to us by God the Father. God the Father declares us to be not guilty. Paul wrote: "Therefore if any man be in Christ, he is a new creature: old things are passed away; behold, all things are become new. And all things are of God, who hath reconciled us to himself by Jesus Christ, and hath given to us the ministry of reconciliation; To wit, that God was in Christ, reconciling the world unto himself, not imputing their trespasses unto them; and hath committed unto us the word of reconciliation" (II Cor. 5:17–19). Thus, Jesus' works become our works by God's judicial declaration to redeemed people: "Not guilty." This is the legal basis of our access to eternal life.

Then what about our good works? Do they count for anything? If we take Jesus' words seriously, they count for a great deal. But they, too, are gifts from God. Paul wrote: "For we are his workmanship, created in Christ Jesus unto good works, which God hath before ordained that we should walk in them" (Eph. 2:10). So, everything that we possess of any value is ours solely by God's grace. James wrote: "Every good gift and every perfect gift is from above, and cometh down from the Father of lights, with whom is no variableness, neither shadow of turning" (James 1:17).[2]

2. A Solid Rock

We are to obey Christ. As we become more obedient, we will become more firmly grounded in the faith. We are building on a rock.

2. Gary North, *Ethics and Dominion: An Economic Commentary of the Epistles* (Dallas, Georgia: Point Five Press, 2012), ch. 35.

We learn to trust God for the success of our efforts. We test the truth of Jesus' difficult words and find that they are reliable. When we rely increasingly on the cause-and-effect relationships described in Luke 6, we discover that what seemed improbable at first is in fact reliable.

It takes great faith to begin this testing procedure. We are transferring our trust from this world to God. We are surrendering faith in our own efforts. We are acknowledging that God is really sovereign in our affairs. This is what it means to obey God rather than mammon. We must step out in faith. Our faith will then be ratified by the results. It will be strengthened. In this sense, our faith must be tried by fire. This fiery purification ordeal may take more time than we expect or think we can endure. Our pain and doubt may be intense for a time. We may cry out to God, "How long, O Lord, how long?" But, over time, we will come to trust more in God's system of causation instead of the world's.

It is not easy to begin. Jesus said that we must place our scarce economic resources in service to God by serving the poor and even our enemies. We are to lend, expecting nothing in return from a poverty-stricken debtor.[3] This is not easy, but it is what Jesus told His followers to do. We begin tentatively, almost as toddlers take their first hesitating steps. We find it hard to believe that God will intervene in our economic affairs in order to enable us to succeed. But He must intervene if we are to succeed. Were God not to intervene on our behalf, how else could zero-interest loans to the poor (Ex. 22:25) match the return on interest-bearing commercial loans?

Jesus promised His followers great tangible wealth, i.e., exceptional wealth (Luke 6:38).[4] This, despite the fact that Jesus indicated repeatedly that great tangible wealth is a spiritual snare. It has eternal risks attached to it. The authors of the first three Gospels recorded Jesus' statements to this effect. The story of the rich young ruler is recorded by all three. Jesus told the rich man to sell his goods, give away the money as charity, and follow Him. "And when Jesus saw that he was very sorrowful, he said, How hardly shall they that have riches enter into the kingdom of God!" (Luke 18:24).[5]

In 1897, the Italian social scientist Vilfredo Pareto reported a previously unsuspected statistical fact: the slope of the curve of national income, from the richest to the poorest recipients, remained remark-

3. Chapter 10.
4. Chapter 11.
5. Chapter 43.

ably constant, nation by nation in Europe.[6] This was irrespective of tax policies or the time period. The statistics that he compiled indicated that about 20% of the population earned about 80% of the income, though there was some variation, country to country. Similar findings for both income distribution and wealth distribution appear in all twentieth-century industrial nations, despite varying tax systems.[7] This 20-80 rule has become known as Pareto's Law. Pareto later wrote, "This law being empirical, it may not always remain true, especially not for all mankind. At present, however, the statistics which we have present no exceptions to the law; it may therefore be accepted as universal."[8] There is no agreed-upon explanation for this uniformity. There are very few attempts to explain it. What seems true is this: the rich we shall always have with us, and they will own most of the income-producing tangible capital.

It is obvious from Christ's words that Christians should not self-consciously strive to enter the ranks of the rich minority. If exceptional wealth comes to a Christian as a byproduct of his customer-satisfying services to others, or by inheritance, this is legitimate, but great tangible wealth should not be pursued actively. Christians should remain content as middle-class people. A middle-class lifestyle is the biblical standard for covenant-keepers. "Two things have I required of thee; deny me them not before I die: Remove far from me vanity and lies: give me neither poverty nor riches; feed me with food convenient for me: Lest I be full, and deny thee, and say, Who is the LORD? or lest I be poor, and steal, and take the name of my God in vain" (Prov. 30:7–9).[9] But if Christians live as middle-class members of a nation whose citizens own a significant percentage of the world's wealth, they should not feel guilt-ridden.[10]

B. Wealth and Security

Money is the most marketable commodity.[11] He who has lots of money is a person who has a large number of options or choices. He has fi-

6. Pareto, *Cours d' Economie Politique*, vol. 2 (Lausanne, 1897), pp. 370–72.

7. See Introduction:E, above.

8. Pareto, *Journal of Political Economy*, V, p. 501; cited in Vincent J. Tarascio, *Pareto's Methodological Approach to Economics* (Chapel Hill: University of North Carolina Press, 1968), p. 115.

9. Gary North, *Wisdom and Dominion: An Economic Commentary on Proverbs* (Dallas, Georgia: Point Five Press, [2007] 2012), ch. 85.

10. David Chilton, *Productive Christians in an Age of Guilt-Manipulators: A Biblical Response to Ronald J. Sider*, 3rd ed. (Tyler, Texas: Institute for Christian Economics, [1985] 1996).

11. Ludwig von Mises, *The Theory of Money and Credit* (New Haven, Connecticut: Yale

nancial reserves in case of unforeseen disasters. This is why the author of the Proverbs wrote: "The rich man's wealth is his strong city, and as an high wall in his own conceit" (Prov. 18:11).[12] Money is seen by most people as the basis of their security. *The acknowledged source of a person's security is his god*. This is why money is described by Christ as a rival god: mammon. "No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon" (Luke 16:13).[13] Jesus made it clear: all men serve gods. The question is: Which god?

Money is impersonal. God is personal. Money seems to be under control by its owner. God is not under anyone else's control. Money seems subordinate to man, yet money is a god, a master, according to Christ. How can something under man's ownership be his master? Answer: in the same sense as a pain-killing drug can become addictive. The drug initially is the servant of man. Then it becomes his master. *Money, as the provider of safety, becomes addictive*. To lose money is to lose safety. It is also to lose social status and self-image. The fear of losing money can become a powerful motivator. Men then adjust their lives to this motivator. They begin this adjustment by reducing their fears through seeking safety in money. They end in the clutches of fear: fear of losing money. That which they had hoped would liberate them from fear becomes a source of their fear. They had sought peace; they receive worry. They had sought money to free them from life's cares; they steadily increase their cares about money. The parable of the four soils is clear on this point. "And that which fell among thorns are they, which, when they have heard, go forth, and are choked with cares and riches and pleasures of this life, and bring no fruit to perfection" (Luke 8:14).[14]

What is the basis of a Christian's security? Answer: obedience to Christ. *Increasing our reliance on Christ liberates us from cares regarding the creation. We become ever-more dependent on Christ without becoming addicted to something that threatens us.* We appeal to Christ for mercy. First, we need the mercy of the grace of faith to enable us to obey Him. Paul wrote: "O foolish Galatians, who hath bewitched you, that ye should not obey the truth, before whose eyes Jesus Christ hath been evidently set forth, crucified among you? This only would

University Press, [1912] 1953), p. 32.

12. North, *Wisdom and Dominion*, ch. 53.

13. Chapter 39.

14. Chapter 15.

I learn of you, Received ye the Spirit by the works of the law, or by the hearing of faith? Are ye so foolish? having begun in the Spirit, are ye now made perfect by the flesh? Have ye suffered so many things in vain? if it be yet in vain. He therefore that ministereth to you the Spirit, and worketh miracles among you, doeth he it by the works of the law, or by the hearing of faith?" (Gal. 3:1–5). Second, we need the mercy of the grace of forgiveness when we disobey Him. This mercy is available free on request. John wrote: "If we confess our sins, he is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness" (I John 1:9). Grace is what the economist calls a free lunch. It is free because Christ paid the bill on Calvary. There are not even any transaction fees other than prayer time and humility.

If obedience to Christ provides us with security—our foundation rock—and if our obedience is itself a free gift of God, then *our true security-providing wealth is a free good*. Yet few people ever claim this security as their possession. Why not? Because it takes great faith to claim it. Faith is a free gift, but it is not given to everyone. The same degree of faith is not given by God to every Christian. The grace of trust in God to provide a person's security is available, but it is not universally given by God to His followers. In fact, it is given to very few of them. It must be requested. "Jesus said unto him, If thou canst believe, all things are possible to him that believeth. And straightway the father of the child cried out, and said with tears, Lord, I believe; help thou mine unbelief" (Mark 9:23–24).

The gift of faith is free, but our response imposes a cost on ourselves. The cost of acquiring this *faith in God's provision of our security* is our surrender of our trust in mammon. We must switch our allegiance. This begins with our acknowledgment of God's ownership of our things and our very lives. In the *Student Manual* of the Small Group Financial Study produced by Crown Ministries, we read this: "Consistently recognizing God's ownership is difficult. It is easy to believe intellectually that God owns all you have, but yet still live as if this were not true. Everything in our culture—the media, even the law—say[s] that what you possess, you, and you alone, own. Genuinely acknowledging God's ownership requires nothing less than a total change of perception."[15]

All people innately know that they are not the sole, exclusive owners of all that they possess. The work of the law is written on their

15. *Student Manual* (Longwood, Florida: Crown Ministries, 1995), p. 16.

hearts (Rom. 2:14–15).[16] They know that they are not the true owners because they know that they cannot safely entrust all of their security to themselves as sovereign individuals. They want to trust something more powerful than themselves, something that can guarantee their security. But many people do not seek God. So, modern men seek security from that other would-be owner: the state. When they look to the state as the true owner, they perceive themselves as stewards of the state. This places them in bondage to other men who act collectively as agents of the state. This is another form of mammon worship, i.e., trust in an aspect of the creation.

Conclusion

Christ called His followers to obedience. The Sermon on the Mount laid down some extremely difficult economic requirements. These requirements take great faith to accept and then follow, especially if the listener is rich. The rich man has money. He has greater physical security than most other men. He does not worry about where his next meal is coming from. He does not understand that he is in service to the world through mammon. Still, grace is readily available. God is gracious and will provide sufficient faith on request. The trouble is, it takes faith even to make the request. Not many rich men possess such faith. Not many Christians do, either.

The wealth distribution curve is not bell-shaped. It is skewed overwhelmingly to the right-hand side, with about 20% of the population owning 80% of the wealth. In industrial nations, most Christians are neither rich nor poor, though more of them are poor than rich. This is as it should be until such time as a large percentage of all five wealth quintiles are heavily represented by Christians. In such an era, Christians may then more safely dwell in the right-hand side of the wealth distribution curve, for the acknowledged basis of everyone's material wealth will then be men's obedience to Christ's words.

What is not as it should be today is this: the lifestyle of most Western Christians is middle class, but their obedience to the Christ's rules mandating charity is not significantly above average. They are too much like their covenant-breaking, middle-class neighbors. They do not lend to the poor at zero interest, hoping for nothing in return. They do not lend to interest-paying debtors. They are more likely to be heavily in debt themselves than net lenders.

16. Gary North, *Cooperation and Dominion: An Economic Commentary on Romans*, 2nd ed. (Dallas, Georgia: Point Five Press, [2003] 2012), ch. 3.

A middle-class lifestyle is available in two honest ways: Christian and non-Christian, either *primarily* through an open hand or *primarily* through thrift, education, and long hours of work. Those few Christians who have thought seriously about the basis of their middle-class lifestyle have generally accepted the second path, too often at the expense of their family life. Obedience to Christ builds on the rock's foundation, not obedience to the standard secular rules of thrift, education, and hard work, which are unreliable substitutes for Christian faith. It takes great faith to accept Christ's view of the proper origin of middle-class tangible wealth.

The economic benefits of diligence in our work are mentioned in the Proverbs. Sloth leads to subservience. Dominion is by diligence. "The hand of the diligent shall bear rule: but the slothful shall be under tribute" (Prov. 12:24).[17] Sloth is destructive. "He also that is slothful in his work is brother to him that is a great waster" (Prov. 18:9). But Christ made it clear that the road to trustworthy economic security is through faith-based giving, not long hours of hard work. Charity begins in the heart. "A good man out of the good treasure of his heart bringeth forth that which is good; and an evil man out of the evil treasure of his heart bringeth forth that which is evil: for of the abundance of the heart his mouth speaketh" (Luke 6:45). To seek security apart from an open hand is to substitute man's ways for God's way.

17. North, *Wisdom and Dominion*, ch. 32.

14

INTERPERSONAL COMPARISONS OF SUBJECTIVE UTILITY

> *There was a certain creditor which had two debtors: the one owed five hundred pence, and the other fifty. And when they had nothing to pay, he frankly forgave them both. Tell me therefore, which of them will love him most? Simon answered and said, I suppose that he, to whom he forgave most. And he said unto him, Thou hast rightly judged.*
>
> LUKE 7:41–43

The theocentric focus here is God as the source of forgiveness: the removal of sanctions. God's forgiveness here, as in the Lord's Prayer (Matt. 6:12),[1] is equated with His forgiving a debt. This has to do with point four of the biblical covenant: sanctions.[2]

A. Repaying a Debt

All people are in greater debt to God than they can ever repay. All people should therefore seek His forgiveness on His terms. Most people have refused. They seek forgiveness on their own terms if they seek it at all.

God forgives some people eternally, and all people historically, providing them with undeserved common grace.[3] Everyone is in debt, including Satan and his host. When salvation comes, a redeemed per-

1. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 12.

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

3. Gary North, *Dominion and Common Grace: The Biblical Basis of Progress* (Tyler, Texas: Institute for Christian Economics, 1987).

son remains in debt to Christ. In fact, he is in greater debt than before, for he has now received special grace. This can be repaid only by additional grace. Grace compounds. It approaches infinity as a limit, as all compounding numbers do.

This text says that one forgiven sinner was much worse ethically than the other before saving grace came. Jesus asked: Which of the two redeemed sinners (debtors) will love God more? The answer is clear: the one who was forgiven more. Simon the Pharisee understood that this is the case, and Jesus affirmed it, too.

This passage raises several crucial issues for economic theory, but before I get to them, I must first consider Jesus' teaching regarding degrees of love and a common humanity.

B. Comparing Degrees of Love

Jesus' example assumes that we can compare the love of one forgiven debtor with the love of another forgiven debtor. We can legitimately say "more" or "less" love. There is no indication that we can accurately say, "this much greater" or "this much less." But if we cannot say how much, then how can we make the comparison at all? The parable rests on the fact that we can make the comparison. But how can we do it? How is such a procedure possible for a third party?

1. A Common Humanity

The comparison begins with an admission by both redeemed men: "I have been forgiven. I am grateful to the one who forgave me." Second, there has to be some common value scale that says, "To be forgiven much is better than to be forgiven little." Third, there has to be something in both men that relates the size of the forgiven debt with the love owed to the merciful creditor. *Simon's conclusion rested on the assumption that a common humanity implies a common value scale*. This common element is what made it possible for Simon to make a judgment regarding their comparative degree of thanks.

The Bible teaches that every person is made in God's image. *There is a common humanity*. This is the source of the common value scale in all people. All people fear dying, or should. Adam did not fear death enough. God gave a law to Adam: "But of the tree of the knowledge of good and evil, thou shalt not eat of it: for in the day that thou eatest thereof thou shalt surely die" (Gen. 2:17). Adam broke this law, and death has come to mankind. "Wherefore, as by one man sin entered into the world, and death by sin; and so death passed upon all men,

for that all have sinned" (Rom. 5:12). Everyone is responsible to God because of Adam's rebellion. Everyone understands that he, too, is a sinner in rebellion against God. Everyone is a debtor to God for the common grace already received, and everyone knows this. This is not to say that people acknowledge their debt to God. This knowledge can be repressed (Rom. 1:18).[4] But in every society, most men believe in a god or gods. They sacrifice to their deities, offering them time, money, or slain animals.

Jesus Christ has paid in full every redeemed person's debt to God, but this imposes responsibility on the redeemed: thankfulness. Grace precedes law, but law follows grace. Jesus in this passage affirmed that a forgiven sinner owes thankfulness to God, which is the proper response to grace. *Thankfulness is the sinner's token coinage for debt repayment to Christ*. Men owe gold. They pay copper. God accepts this as payment only because Christ paid in gold. The greater the degree of forgiveness, the greater the thankfulness owed.

The Jews were not thankful to God. This was a continuing theme in Jesus' ministry. It was Jesus' bone of contention with Simon, who was representative of the Pharisees, just as Christ was representative of God. The sinful woman who had ministered to Jesus was doing so out of thankfulness. She had obviously repented. She was showing her gratitude to God by subordinating herself visibly before Jesus in the home of a Pharisee. Simon dismissed both her repentance and Jesus' status as a prophet because of what she had been, not what she had become. "Now when the Pharisee which had bidden him saw it, he spake within himself, saying, This man, if he were a prophet, would have known who and what manner of woman this is that toucheth him: for she is a sinner" (Luke 7:39).

Jesus condemned Simon's lack of gratitude to Him as the true redeemer. Jesus did this by making her an example of deep-felt thankfulness. "And he turned to the woman, and said unto Simon, Seest thou this woman? I entered into thine house, thou gavest me no water for my feet: but she hath washed my feet with tears, and wiped them with the hairs of her head. Thou gavest me no kiss: but this woman since the time I came in hath not ceased to kiss my feet. My head with oil thou didst not anoint: but this woman hath anointed my feet with ointment. Wherefore I say unto thee, Her sins, which are many, are forgiven; for she loved much: but to whom little is forgiven, the same

4. Gary North, *Cooperation and Dominion: An Economic Commentary on Romans*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 2.

loveth little. And he said unto her, Thy sins are forgiven" (Luke 7: 44–48). Her love had produced her gifts to Christ. These gifts testified publicly to her love. She paid in copper. Simon paid nothing and then complained. He thereby increased his own unpaid debt.

Jesus was telling Simon that he had not understood his own condition of indebtedness to God. The Jews generally shared Simon's self-assessment, especially the religious leaders. Their lack of gratitude indicated their lack of understanding of the magnitude of their sins and their desperate need of forgiveness. Jesus warned them about this. When Jesus ate a meal at the home of Levi/Matthew, the former tax collector, a meal which other tax collectors attended, the Pharisees had criticized Him. His response is recorded in all three synoptic Gospels: "They that are whole need not a physician; but they that are sick" (Luke 5:31; cf. Matt. 9:12; Mark 2:17). The Pharisees were sick, too. They were in need of a spiritual physician, too.

2. Thankfulness and Response

Jesus' healing of the 10 lepers is a representative case. He told them all to go to the priest for examination, as required by the Mosaic law (Lev. 13, 14). They were not yet healed, but they obeyed. As they walked away, they were all healed. Only one, a Samaritan, returned to thank Him. "And one of them, when he saw that he was healed, turned back, and with a loud voice glorified God, And fell down on his face at his feet, giving him thanks: and he was a Samaritan. And Jesus answering said, Were there not ten cleansed? but where are the nine? There are not found that returned to give glory to God, save this stranger. And he said unto him, Arise, go thy way: thy faith hath made thee whole" (Luke 17:15–19). All 10 had obeyed Jesus. They had at least this degree of faith. All 10 were healed. But only one was visibly thankful: a non-Jew.

The degree of thankfulness varies among men. These varying degrees of thankfulness are manifested in how they respond to the grace of God in their lives. Simon the Pharisee said that he who is forgiven more will love the creditor more than he who is forgiven less. Jesus concurred. Jesus' question regarding degrees of love rested on an ethical assumption: *the proper response to greater mercy is greater thankfulness and greater love*. He was speaking of what should be, not what is. Simon recognized the truth of this assumption and accepted it. It is not that he who is forgiven much *will* love the creditor more than he who is forgiven little. It is that he *should* love him more. Jesus concurred.

He then turned Simon's confession against him. He said that greater forgiveness should produce greater love. Simon did not love Christ as much as the woman did. Simon had become skeptical of Jesus' prophetic ministry because Jesus accepted ministering from a sinner. Didn't He know what she was? Jesus knew exactly who she was and what she had done, as He revealed in His condemnation of Simon. Simon's demonstrable lack of gratitude to Jesus was evidence that he did not see himself as being in need of Jesus' forgiveness. In contrast, the woman did. Jesus' response was not what Simon had expected. Jesus publicly forgave her (v. 48) and publicly upbraided Simon.

Every man owes Christ thanks. This is a debt. Offering thanks does not imply that man can pay off Christ for the debt that Christ paid to the Father. On the contrary, it was the magnitude of man's debt to the Father that made Christ's atoning sacrifice mandatory, for sinful man cannot afford to pay it. Men's heartfelt thanks, however, does constitute a token payment. Their degree of thanks is revealed by the gifts that people offer to Christ. This was Jesus' point with Simon. The woman was generous in her giving. Simon was not.

3. Debtor's Ethic

In an otherwise exemplary book, John Piper wrote two chapters against viewing gratitude for our salvation as a form of debt repayment to Christ. Significantly, he did not discuss Jesus' confrontation with Simon. He discussed the woman only in the context of her shame.[5] He also does not discuss the incident of the lepers. These passages deal with gratitude and obligations.

Chapter One of Part I is titled: "The Debtor's Ethic: Should We Try to Pay God Back?" This is the wrong question. It should be: "Should We Try to Pay Christ Back?" Christ has paid God the Father in full on behalf of His people. Whatever we owe now, we owe to Christ. Piper wrote: "The trouble starts with the impulse that we now *owe* a 'gift'. What this feeling does is turn gifts into legal currency. Subtly the gift is no longer a gift but a business transaction. And what was offered as free grace is nullified by distorted gratitude."[6] He offered examples of what he regards as inappropriate questions: "God has done so much for you; now what will you do for him?" Another: "He gave you his

5. John Piper, *Future Grace* (Sisters, Oregon: Multnomah Publishers; Leicester, England: Inter-Varsity Press, 1995), pp. 137–38.

6. *Ibid*., p. 32.

very life; now how much will you give to him?"[7]

The problem with Piper's thesis is the example of Simon, who refused to ask himself either of these questions. This failure on his part was what separated him ethically from the woman. She was grateful, and she showed this by her gifts. Simon was not grateful, and he showed this by his lack of gifts. They both had obligations to Christ. Only one of them understood this. Simon was the recipient of God's common grace. The woman was the recipient of God's special grace. She loved Christ more because she had been forgiven of more. But Simon was not debt-free.

Piper was arguing for his thesis regarding future grace. He said that covenant-keepers should sacrifice in history for the kingdom of God because God offers us future rewards for faithful service. I quite agree. *The Gospel of Luke has this as its predominant economic theme: exchanging earthly treasure for heavenly treasure*. But, in making his case for future grace, Piper rejected what is obviously a major aspect of the gospel, namely, that we are always in debt to Christ, and we owe Him visible tokens of our love in history. We can never pay off what we owe, let alone get into a creditor's position with Christ. Jesus Christ never becomes obligated to us. Our account is always in the debt column, for we receive ever-more grace as time goes on. This is why we need continual grace: to enable us to continue our repayment schedule. Our sacrifices are mere tokens of our gratitude. They are not repayments in the sense of ledgers in a banker's repayment book. Our payments are tokens of our debt, but they are to be offered in love, as a marriage partner offers to a spouse. These payments do not settle our accounts; only death does. They acknowledge a continuing obligation. Christ settled our accounts definitively with God the Father: paid in full. Covenant-keepers never settle their accounts with Christ. He extends grace continually.

Are these payments legal obligations? No. We do not lose our salvation because we fail to show gratitude. Are they moral obligations? Yes. *We lose some of our blessings by not making our token payments*. "I have shewed you all things, how that so labouring ye ought to support the weak, and to remember the words of the Lord Jesus, how he said, It is more blessed to give than to receive" (Acts 20:35).[8] Jesus embarrassed Simon by pointing to his *lack of love*, which was demon-

7. *Ibid*., p. 33.

8. Gary North, *Sacrifice and Dominion: An Economic Commentary on Acts*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 9.

strated by his *lack of gifts*. Negative verbal sanctions were publicly imposed on Simon by Christ, based on Simon's silent criticism of both Christ and the woman, and based also on his visible lack of gratitude. If God imposes negative sanctions for failing to show gratitude, then there has to be an element of debt involved in our receiving grace.

Piper wrote: "If grace be free—which is the very meaning of grace—we cannot view it as something to be repaid."[9] But grace surely is something for which we owe Christ *visible tokens of our grateful love*. If we do not owe such tokens, then why would Jesus have used Simon the Pharisee and the nine Jewish lepers as examples of ingratitude on the part of Israel, which He contrasted with gratitude shown by a sinful woman and a Samaritan? What other point was He making, if not this one?

There is a debtor's ethic. We teach it to our children. A parent, acting as a third party, tells a child who has just received a gift from a second party: "Say thank you, dear." And if "dear" refuses, negative sanctions are appropriate. God the Father is the parent. Christ is the second party. We are "dear." We had better say, "thank you" with more than words. Talk is cheap.

The *debtor's ethic* can become *legalistic*: past grace. But so can the *producer's ethic*: future grace. The theory of future grace can lead to a theory of token payments made in expectation of great heavenly rewards. These token payments no more legally obligate God to repay the donor than men's tokens of gratitude legally repay Christ in full for His grace. *Legally and economically, rebels are always in debt to God. God is never in debt to them*. The best example of legalistic future grace at work is revealed by God's response at the last judgment. Many will say, "Lord, Lord," based on what they thought they had done for God. His response: "Depart from me, ye cursed, into everlasting fire, prepared for the devil and his angels" (Matt. 25:41). Legalism can corrupt any spiritual relationship when men confuse their token payments to God with payment in full.

C. Common Ethics, Common Humanity

Simon's confession was that the person who had been forgiven much should show greater love to the merciful creditor. Jesus agreed with this assessment. But this assumes a common value scale among men. This value scale is ethical.

9. Piper, *Future Grace*, p. 45.

What is the source of this common value scale? A common humanity. *Man is made in God's image. Built into every person is the work of the law*. This is what condemns every person before God. Paul wrote: "For as many as have sinned without law shall also perish without law: and as many as have sinned in the law shall be judged by the law; (For not the hearers of the law are just before God, but the doers of the law shall be justified. For when the Gentiles, which have not the law, do by nature the things contained in the law, these, having not the law, are a law unto themselves: Which shew **the work of the law written in their hearts**, their conscience also bearing witness, and their thoughts the mean while accusing or else excusing one another;) In the day when God shall judge the secrets of men by Jesus Christ according to my gospel" (Rom. 2:12–16). God's law is not written on all men's hearts, but the work of the law is.[10] This is sufficient to condemn them.

Every covenant-breaker is in deep debt to God, both as a result of Adam's sin and his own sins. The level of personal debt is not equal in each person, although our Adamic debt is the same, which is why all people physically die. There are varying degrees of sinfulness in people. There will therefore be varying degrees of punishment for covenant-breakers in the world to come. In hell and the lake of fire, there will be no equality. This is the inescapable theological implication of Christ's warning regarding the two servants. "And that servant, which knew his lord's will, and prepared not himself, neither did according to his will, shall be beaten with many stripes. But he that knew not, and did commit things worthy of stripes, shall be beaten with few stripes. For unto whomsoever much is given, of him shall be much required: and to whom men have committed much, of him they will ask the more" (Luke 12:47–48).[11]

There is a common judge of man: God. There is a common humanity: the image of God. There is a common standard of righteousness: the law of God. There is a common scale of values: the work of the law written on every human heart. This means that *there are ethically mandatory degrees of appropriate thankfulness and love among the forgiven*. But men are in varying degrees of rebellion and understanding. They do not acknowledge these mandatory degrees of thankfulness. This condemns them before God.

God makes interpersonal comparisons of subjective utility. He makes no mistakes. He applies to specific cases His universal ethical require-

10. North, *Cooperation and Dominion*, ch. 4.
11. Chapter 28.

ments for all mankind. Because His ethical standard is objective, and His subjective evaluation is also objective, men are held accountable by God. This means that the existence of varying degrees of thankfulness among men does not refute the existence of a *universal objective standard* of appropriate thankfulness. It also does not refute the existence of a universal Judge, to whom sinners are in varying degrees of debt.

Simon's confession was grounded in objective ethics. Without an objective ethical standard, his confession could not have been true. Jesus said Simon's judgment was correct. If ethics varies, person to person, and if men's ethical evaluations also vary, and if there were no overarching objective ethical standard above individual subjective ethical standards, then there would be no way to conclude logically that greater forgiveness should produce greater love. There would be at most a statistical correlation over large numbers of people between objective forgiven debt and subjective love. But there *is* an overarching objective ethical standard above individual subjective ethical standards. This is why Simon's assessment was accurate.

We come at last to the economic issue raised by this passage: an application of subjective value theory.

D. Subjective Value Theory and Objective Policy-Making

This text raises a major theoretical problem for modern economics. Modern economics is grounded in epistemological subjectivism. The individual is said to impute value to scarce resources. He uses his own personal scale of values to make this evaluation. He places his ends in a *hierarchy of values*, and he then allocates his wealth, including his time, according to this hierarchy or scale of values. Here is the epistemological problem: *the values of one imputing agent cannot be compared scientifically with the values of another*. The two agents are said to have no common scale of values.[12] But if there is no common scale of values, then it becomes impossible for anyone to make scientifically valid judgments regarding the overall social value of any government policy. There is no common scale of values that would enable an economist to say, scientifically, that one policy will produce greater social value than another. *There is also no scientifically valid scale of social value*. Therefore, *there is no such thing as social value*, scientifi-

12. Lionel Robbins, *An Essay on the Nature & Significance of Economic Science* (London: Macmillan, 1932), ch. 6.

cally speaking.[13] Economists rarely admit this, but it is an inescapable implication of methodological subjectivism.

I have returned to this theme repeatedly in my economic commentaries, beginning with Genesis.[14] The presumed inability of economists or anyone else to make scientifically valid interpersonal comparisons of subjective utility is a fundamental flaw in modern economic theory. Economists rarely discuss this problem, because it has not been solved scientifically or philosophically. To get from the *subjective utility scales* of individuals to *objective social utility* is scientifically impossible, according to the logic of individualism. This strips economic theory of all scientific relevance for choosing or rejecting any social policy. But economists want to believe that what they teach can become relevant for making social policy. So, they ignore this epistemological problem. They offer policy suggestions to politicians and bureaucrats as if this epistemological problem had been solved.[15] They pretend to be scientists when they offer advice.

This passage acknowledges that *there is a common scale of values possessed by all men: the work of the law written in all men's hearts*. Therefore, it is possible for outside observers to make estimates of interpersonal subjective utilities regarding who owes God what degree of thanks. *But these estimates cannot be defined as scientific, given the standards of modern humanism*. To appeal to a biblical concept—the work of the law written in all human hearts—is considered nonscientific. Economists must not appeal to supernatural sources of information, we are told by economists. Economics must be value-free, we are told. But if economics really is value-free, then economists cannot legitimately invoke or assume a common value scale for humanity, i.e., "this is best, this other is next best, and this over here is not too important." Welfare economics in particular and policy-making in general are then removed from consideration by economic science. But economists refuse to let loose of welfare economists.

In 1920, A. C. Pigou, the Cambridge University economist who had taught economics to the young mathematician, John Maynard

13. Murray N. Rothbard, "Toward a Reconstruction of Utility and Welfare Economics," in Mary Sennholz (ed.), *On Freedom and Free Enterprise: Essays in Honor of Ludwig von Mises* (Princeton, New Jersey: Van Nostrand, 1956).

14. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, [1982] 2012), ch. 5. See also North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 3, Tools of Dominion (1990), Appendix H.

15. Chapter 50.

Keynes, wrote in his book, *The Economics of Welfare*, that welfare economics assumes the existence of a common "mental constitution" among all men.[16] If men had different mental constitutions, he said, economists could not establish that a government program of graduated income taxation is beneficial to society. In 1912, he had written, "If we assume all members of the community to be of similar temperament. . . ."[17] But on what theoretical basis can a methodological subjectivist legitimately assume this? It was in response to this line of argumentation that Robbins wrote Chapter VI of *The Nature & Significance of Economic Science* (1932), which deals with value judgments and policy-making. There is no common value scale, so there is no legitimate case for graduated taxation in terms of declining marginal utility of money to each individual.[18]

Conclusion

Modern subjectivist economic theory denies the existence of a common ethical standard, common tastes, and especially a common evaluator on the day of judgment. It affirms that each person is different. This destroys the concept of a common humanity. It therefore destroys the possibility of a common objective scale of values linking all men. This means that there can be no scientifically valid interpersonal comparisons of subjective utility. Nevertheless, men make such comparisons all the time, just as Simon did. Without such comparisons, there would be no way to assess the economic results of the court system or the legislative system. There would be no way to say accurately that any judicial policy is economically superior to another. So, while economists deny the scientific basis for making such comparisons, they ignore this presupposition when it comes time to recommend one policy over others.[19]

There is no neutrality. There is no escape from responsibility, including civil responsibility (Lev. 4).[20] Men in their God-delegated and inescapable offices as judges must make assessments of their own actions and the actions of others. Civil magistrates must decide which actions are acceptable to God and men, and which are not. They must

16. A. C. Pigou, *The Economics of Welfare*, 4th ed. (London: Macmillan, 1932), p. 90.
17. A. C. Pigou, *Wealth and Welfare* (London: Macmillan, 1912), p. 24.
18. Chapter 50.
19. The best example is Robbins' capitulation to Roy Harrod in 1938. See North, *Sovereignty and Dominion*, ch. 5:C.
20. Gary North, *Boundaries and Dominion: An Economic Commentary on Leviticus*, 2nd ed. (Dallas, Georgia: Point Five Press, [1994] 2012), ch. 4.

apply civil sanctions in terms of social ethics, which cannot be neutral. Civil sanctions are objective. Judges in a biblical commonwealth must therefore seek to discover an *objective social ethics* that authorizes *objective civil sanctions*. They must seek to conform their society's civil standards to what God requires for all civil governments. The closer that men come to applying God's Bible-revealed law to historical circumstances, the greater the objective blessings of God on their affairs (Deut. 28:1–14).[21] This is surely an objective benefit—a positive supernatural sanction.

21. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 69.

15

CHOKED WITH RICHES[1]

> *Now the parable is this: The seed is the word of God. Those by the way side are they that hear; then cometh the devil, and taketh away the word out of their hearts, lest they should believe and be saved. They on the rock are they, which, when they hear, receive the word with joy; and these have no root, which for a while believe, and in time of temptation fall away. And that which fell among thorns are they, which, when they have heard, go forth, and are choked with cares and riches and pleasures of this life, and bring no fruit to perfection. But that on the good ground are they, which in an honest and good heart, having heard the word, keep it, and bring forth fruit with patience.*
>
> LUKE 8:11–15

The theocentric principle is this: God delegates to mankind the responsibility of managing the earth. This is point two of the biblical covenant: hierarchy.[2] This places each man in the office of steward, whose work God will judge: point four.[3]

A. Tangible Wealth and Autonomy

What has economic stewardship got to do with seeds? The parable speaks of a seed-sower—God—who distributes the same seeds, but the results are different. The varying fruitfulness of the soils determines the varying results of the sowing. This passage minimizes the effects

1. This is modified from chapter 28 of Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed.(Dallas, Georgia: Point Five Press, [2000] 2012), "The Deceitfulness of Riches."

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 2. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 2.

3. Sutton, ch. 4. North, ch. 4.

of the sower. He merely distributes the seeds. The parable focuses attention on the *varying environments of the seeds*, not on the sower's work. What makes the difference in output is the quality of the soils.

Verse 15 provides a clue: "choked with cares and riches." This is a different emphasis from Matthew 13:33, where Jesus spoke of the deceitfulness of riches. This passage deals with the *cares* of riches, i.e., management responsibilities.

Why should a Christian desire more cares? The cares of this world and riches overwhelm the man's faith in the word of God. In Matthew 13:22, the comparison is with thorns. "He also that received seed among the thorns is he that heareth the word; and the care of this world, and the deceitfulness of riches, choke the word, and he becometh unfruitful." This points back to the curse on Adam: "Thorns also and thistles shall it bring forth to thee; and thou shalt eat the herb of the field" (Gen. 3:18). The thorns are hindrances that thwart a man's work. The work in question in the parable is the work of extending the kingdom of God in history. *The common measure of earthly success is wealth, yet wealth is what threatens the gospel-hearer's work*. The cares of the world undermine his kingdom efforts. One such care is the amassing and care of riches. Great wealth requires great care to maintain it.

Riches deceive men. What is it about riches that deceives men? Moses identified this self-deception as *the sin of autonomy*. "And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth" (Deut. 8:17).[4] The author of Proverbs wrote: "The rich man's wealth is his strong city, and as an high wall in his own conceit" (Prov. 18:11).[5] What is it about great wealth that persuades men that they are autonomous? One aspect is the great *range of alternatives* open to men with wealth. In fact, increasing wealth is defined by some economists as an increasing range of alternatives available at the former price. A person's wealth has increased in direct proportion to the increase beyond his previous range of choices. So, the man of great wealth is tempted to trust in his wealth because it seems to endow him with him a Godlike power of decision-making.

This confidence in tangible wealth is a delusion. The range of choices open to any man is minuscule compared to what God can do for him or to him. God is sovereign; He can do whatever He chooses.

4. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 21.

5. Gary North, *Wisdom and Dominion: An Economic Commentary on Proverbs* (Dallas, Georgia: Point Five Press, [2007] 2012), ch. 53.

The rich man is blinded by his wealth because it is his preferred means of comparison with other men, not with God.

Another aspect is the *seeming impersonalism* of tangible wealth. This form of wealth extends a man's power and influence over other people in a seemingly impersonal way. Money is a tool of dominion. Tools appear to be impersonal. They are not, but they appear to be. Nothing in the creation is impersonal.[6] A tool is usually regarded as impersonal device that extends the personal decisions of its owner. *Wealth is seen as existing independently, or only as an extension of the owner. This is a delusion*. The market value of a man's tangible wealth does not exist independent of the decisions of other people. Other people *impute value* to the rich man's capital or to the services that he sells that provide him with his wealth. If their opinions change, he can be reduced to poverty. The familiar example of the buggy whip industry is correct. When the automobile came, the buggy whip business was doomed, except among the Amish.

Men seek to own those forms of wealth that best insulate them from the changing opinions of other men. They accumulate money because money is more constant in value than expenditures by their immediate customers. Money is the most marketable commodity. We are now back to the issue of the wide range of choices. Nevertheless, when an invading army comes, or plague comes, or famine comes, or some other social disaster comes, money is of little or no value. "And there was a great famine in Samaria: and, behold, they besieged it, until an ass's head was sold for fourscore pieces of silver, and the fourth part of a cab of dove's dung for five pieces of silver" (II Kings 6:25). The environment that had made tangible wealth what it was had changed.

To attribute to any aspect of the creation a power associated with God is to move from theonomy to autonomy. Men are tempted to attribute autonomy to wealth or political power. But most men recognize the inherent danger of political power, which calls forth others who wish to claim such power by whatever means.[7] Power is too personal to be shared easily; it must either be monopolized or surrendered.[8] But tangible wealth can be gained in many ways. Others can

6. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, [1982] 2012), ch. 1.

7. F. A. Hayek, *The Road to Serfdom* (Chicago: University of Chicago Press, 1944), ch. 10.

8. In bureaucracy, power is divided up more finely and made less dependent on anyone's personal attributes. Bureaucratic power can be allocated widely. But it is circumscribed by rules. Bureaucracy is a common man's way to power, if he can pass examinations.

become wealthy without threatening the status of the wealthy man.[9] Men seek wealth as the least risky means of autonomy.

B. Cares and Responsibility

The text speaks of cares. What cares are these? *Cares of administration*. Wealth creates responsibility. Great wealth creates great responsibilities. This is because *ownership is a social function*. To own something is to be responsible for its use.[10] We are stewards of God, the cosmic Owner. Not everyone believes this, of course. God nevertheless reminds them of their stewardship by imposing costs on them.

A cost is defined by the economist as the value of the highest-value use foregone. If I use my money to invest in an investment that pays 5% per year, I cannot use it to invest in something that pays 4%. Someone else wants me to let him use my money, and he is willing to pay me 4%. It therefore costs me the forfeited four percent to earn five percent. I surely cannot get 9% by lending the same capital to both of them. In other words, I am not a fractionally reserved bank. Or maybe I want to buy a new car with the money that I can invest at 5%. To accurately assess the car's cost, I must imagine the future. If I buy the car, I will not have any of the things that this forfeited interest income will buy me, plus my money back at the end of the loan period. So, when I drive down the road, it will not cost me merely the price of the gasoline and the depreciation of the car's value. It will also cost me whatever that day's 5% would have bought me for the day's driving. After I junk the car, it will still cost me 5% per year. The car will be gone, but that forfeited investment opportunity will stay with me as an imputed cost. The interest from the bond that I decide not to purchase will continue to be paid, but not to me.

Whatever we own that commands a market price is the object of continual bidding by potential buyers or renters. The reason why an item has a market price is because people are bidding to gain control over it. Moment by moment, the owner incurs a cost of ownership.

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9. If many people become wealthy, this can threaten his status. Some goods are *positional goods*, a term coined by Fred Hirsch. They are valuable only because they are in short supply. If mass production makes them widely available, they lose their status-giving power. This is one reason why free market capitalism is hated by members of groups that have attained their social status in a pre-capitalistic economy, where wealth is not widely shared.

10. Gary North, *An Introduction to Christian Economics* (Nutley, New Jersey: Craig Press, 1973), ch. 28. This is a reprint of "Ownership: Free, but not Cheap," *The Freeman* (July 1972).

He is turning down offer after offer: "Sell it to me!" *The owner cannot escape the cost of his decision not to sell.*

The owner uses an item in a particular way. He cannot simultaneously use it in another way. All of the buyers or renters who want him to use it in another way are bidding against each other to change his mind. The top bidder in the list of losing bidders is imposing a cost on him. Perhaps he owns some land. He can rent it to a local farmer. He can build a house on it. He can hold it out of production for speculation. Whatever he does with it, this decision costs him the highest-value use foregone.

This system of competitive bidding imposes cares on every owner. The more money that he possesses, the more the available uses for his money. What should he do with it? What risks must he bear? All the time, the market price reminds him of the existence of the bidding process: the uses foregone, the investments foregone, the profits missed, the losses incurred. The more wealth that a person piles up, the more cares he has. His responsibility is greater because his opportunities are greater.

In the United States, extremely rich people, especially heirs of extremely rich dead people, hire administrators of their wealth. They seek to escape the day-by-day responsibilities of managing their wealth. They do this by delegating management. But this only hides their responsibility. What if they had hired wiser administrators? Wouldn't they be richer?

At some income level, the very rich cease to care about the size of their fortunes. They abandon concern over their money. They think they are too rich to suffer a major change in their lifestyles because of either a reduction or an increase in their wealth. Perhaps they may seek to live more simply. Or they may decide to spend it all in their lifetime. Whatever they decide, they attempt to avoid any responsibility for the care and handling of their wealth. But they do not thereby escape their stewardship function. They merely conceal this from themselves. They are still responsible, despite their delegation of management tasks.

God owns everything. He is in need of nothing. He can therefore delegate administrative control over His assets without suffering losses when the administrators fail. Men are not God. They lose when their administrators lose.[11] God is made no richer when His stewards make a profit, but estate owners are made richer.

11. This also applies to Satan, who is a creature.

C. Choked by Pleasures

The two great motivators in life are pleasure and pain, or their variations, greed and fear. We have already considered the pain that is imposed by wealth: cares. Now let us consider the pleasures.

The book of Ecclesiastes is the Bible's great testimony to the vanity of pleasures.

> I said in mine heart, Go to now, I will prove thee with mirth, therefore enjoy pleasure: and, behold, this also is vanity. I said of laughter, It is mad: and of mirth, What doeth it? I sought in mine heart to give myself unto wine, yet acquainting mine heart with wisdom; and to lay hold on folly, till I might see what was that good for the sons of men, which they should do under the heaven all the days of their life. I made me great works; I builded me houses; I planted me vineyards: I made me gardens and orchards, and I planted trees in them of all kind of fruits: I made me pools of water, to water therewith the wood that bringeth forth trees: I got me servants and maidens, and had servants born in my house; also I had great possessions of great and small cattle above all that were in Jerusalem before me: I gathered me also silver and gold, and the peculiar treasure of kings and of the provinces: I gat me men singers and women singers, and the delights of the sons of men, as musical instruments, and that of all sorts. So I was great, and increased more than all that were before me in Jerusalem: also my wisdom remained with me. And whatsoever mine eyes desired I kept not from them, I withheld not my heart from any joy; for my heart rejoiced in all my labour: and this was my portion of all my labour. Then I looked on all the works that my hands had wrought, and on the labour that I had laboured to do: and, behold, all was vanity and vexation of spirit, and there was no profit under the sun (Eccl. 2:1–11).

The pursuit of pleasure, even when these pleasures are not illicit, cannot satisfy a wise man. This inherently futile quest for satisfaction may take many years before a rich man recognizes this. He may never become wise enough to recognize its futility. When he does, he cannot regain any of those lost years and lost opportunities. Memories fade, the capacity to enjoy pleasure fades, and the missed opportunities to do a better job of stewardship for God are gone forever.

> But if a man live many years, and rejoice in them all; yet let him remember the days of darkness; for they shall be many. All that cometh is vanity. Rejoice, O young man, in thy youth; and let thy heart cheer thee in the days of thy youth, and walk in the ways of thine heart, and in the sight of thine eyes: but know thou, that for all these things God will bring thee into judgment. Therefore remove sorrow from thy heart, and put away evil from thy flesh: for childhood and youth are vanity. Remember now

> thy Creator in the days of thy youth, while the evil days come not, nor the years draw nigh, when thou shalt say, I have no pleasure in them (Eccl. 11:8–12:1).

Jesus was not announcing a new doctrine of wealth. He was confirming the words of the Preacher, probably Solomon, a wise king who had become unwise about polygamy, a rich king whose wealth did not comfort him.

A man who is choked by pleasures is a man who is trying to swallow too much. He loses his ability to balance his intake. Like a diabetic who cannot stop eating sweets, so is a rich man choking on pleasures. His tangible wealth enables him to pursue many pleasures, to fill his life with what is pleasant. He is addicted to the pursuit of pleasure. He cannot become fruitful for God.

D. Riches vs. Fruitfulness

Riches are a convenient means of assessing a person's economic productivity. Because of the dominion covenant (Gen. 1:26–28),[12] men are inescapably confronted with the results of their own productivity in their task of subduing the earth. They seek to discover *agreed-upon success indicators* that will reveal their degree of success. In every economically developed society, money has been the most familiar success indicator, the one open to the widest audience. Unlike beauty or power or artistic creativity, the possibility of accumulating money is open to a wide range of individuals. In this sense, it is a more impersonal success indicator than beauty or power or fame.

Because so many people acknowledge wealth as the primary measure of personal success, men are lured into pursuing it. Other men impute value to this wealth as the measure of a man's life. It is easy to listen to the crowd and evaluate one's own performance in relation to the economic success of others. Money and goods are a convenient way to keep score. They always have been. "And Abram was very rich in cattle, in silver, and in gold" (Gen. 13:2). The question is: How important is the game?

The active pursuit of wealth is a snare and a delusion, Jesus taught. The crowd is wrong. What constitutes wealth is right judicial standing with God. "And when Jesus saw that he [the rich young ruler] was very sorrowful, he said, How hardly shall they that have riches enter into the kingdom of God! For it is easier for a camel to go through a

12. North, *Sovereignty and Dominion*, ch. 3.

needle's eye, than for a rich man to enter into the kingdom of God. And they that heard it said, Who then can be saved? And he said, The things which are impossible with men are possible with God" (Luke 18:24–27).[13]

Then what is true fruitfulness? "But the fruit of the Spirit is love, joy, peace, longsuffering, gentleness, goodness, faith, meekness, temperance: against such there is no law" (Gal. 5:22–23). Money does not buy these or empower these. The deceitfulness of tangible wealth undermines them. Tangible wealth is not inherently opposed to them, but the deceitfulness associated with it does undermine such fruitfulness.

Tangible wealth is quantifiable. The success indicators of spiritual maturity are not quantifiable. The lack of a quantifiable success indicator bothers most men. They want to keep score in life. They seek a numerical indicator. "He who dies with the most toys, wins" proclaims a popular American tee-shirt. Wins what? Not more toys. Not more time to play the game. Posthumous fame as a great game-player, perhaps. But a corpse cannot enjoy fame.

Did Jesus warn men not to use wealth as their success indicator, except perhaps as a lack-of-success indicator? If He taught this, then He broke with the Mosaic law's covenantal principle of inheritance. There is no doubt that wealth was a legitimate success indicator under the Mosaic law. "The LORD shall command the blessing upon thee in thy storehouses, and in all that thou settest thine hand unto; and he shall bless thee in the land which the LORD thy God giveth thee" (Deut. 28:8).[14] Wealth was a success indicator even before the Mosaic law. "And Abram was very rich in cattle, in silver, and in gold" (Gen. 13:2). The loss of wealth was seen as a curse under the Old Covenant. "Ye have sown much, and bring in little; ye eat, but ye have not enough; ye drink, but ye are not filled with drink; ye clothe you, but there is none warm; and he that earneth wages earneth wages to put it into a bag with holes. Thus saith the LORD of hosts; Consider your ways" (Hag. 1:6–7).[15] Consider your ways, God told them. The disparity between their input (sow much) and their output (bring in little) was a lack-of-success indicator. It was to motivate them to spiritual introspection. There was a positive relationship between

13. Chapter 43.

14. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 69.

15. Gary North, *Restoration and Dominion: An Economic Commentary on the Prophets* (Dallas, Georgia: Point Five Press, [2007] 2012), ch. 32.

covenantal faithfulness and economic success. Did Jesus deny this relationship? If He did, then the New Covenant represents a sharp judicial discontinuity.

E. The Exchange Rate: Temporal Wealth vs. Eternal Wealth

The text does not say that riches lead men astray; their cares and pleasures do. Riches are temporal; so, they focus a rich man's attention on the temporal. *The time-bound nature of riches is a snare and a delusion*. Jesus kept teaching about the rate of exchange between earthly wealth and eternal wealth. He kept saying that the rate of exchange is low, but men—especially rich men—think it is high. Why lay up treasure on earth, Jesus asked, where thieves break in? Is this not foolish? But the rich man cannot see the foolishness. Why? Because he refuses to see that *he is as temporal as his wealth*. They both dissipate. If he is very rich, he will dissipate more certainly than his wealth. *But he turns a blind eye to his own mortality*. An old man thinks he has at least five years left to live, but a year later, he does not reduce this estimate to four.

1. Decreasing Marginal Utility

Economics teaches that as a person accumulates units of a particular asset, each additional unit is worth less to him than the previous unit. This is the law of decreasing marginal utility. It leads to the statement, "enough is enough." So, a rich man should be progressively willing to surrender ownership of a unit of these accumulating temporal assets in order to gain a unit of a uniquely valuable asset that he does not yet possess: eternal wealth.

There is an unstated assumption behind the law of diminishing marginal utility: a person's tastes do not change. If there is an addictive aspect of the item, then the law of diminishing marginal utility applies differently. The enjoyment produced by each unit declines, as economic theory says it must, but demand nevertheless increases. To get the same thrill as before, the user must consume more of the drug per dose. To avoid painful withdrawal symptoms, the addict must consume more doses per unit of time. Jesus' description of the deceitfulness of riches and the inability of most rich men to enter heaven implies that *tangible wealth is addictive to most rich men*.

If tangible wealth were not addictive, then, in the eyes of a rich man, the exchange rate between earthly wealth and eternal wealth would shift in favor of eternal wealth. As a man accumulates temporal wealth, and as he gets older, he should find that the value of each ad-

ditional unit of wealth is worth less to him than the previous unconsumed unit. Eternal wealth would look more appealing to him, even though it is not tangible in this life. He would be willing to exchange some of his earthly wealth for a greater supply of eternal wealth. But this is rarely the case, Jesus taught. This may be because (1) wealth is addictive; (2) rich men have no belief in eternal wealth; (3) they have no understanding of the exchange rate between temporal and eternal wealth; or (4) a combination.

Yet the same can be true of the accumulation of eternal wealth. It can become addictive, though not for many people. Still, the idea has had a fascination for Americans. In 1932 and 1933, in the worst economic phase of the Great Depression, a 1929 novel by Rev. Lloyd C. Douglas, became a best-seller: *Magnificent Obsession*. It was made into a popular movie in 1935 and again in 1954.[16] The title hinted at the book's theme: giving away wealth for God's kingdom becomes an obsession. The book promotes a non-ecclesiastical "science of mind" sort of religion. The protagonists do not attend church, nor are they interested in traditional religion. But the story does rest on Jesus' command to give with an open hand, with the right hand not knowing what the left hand is doing. Whenever men learn this lifelong discipline of giving, they prosper, the book said. Few men ever learn about this relationship, the book implies. They may want to believe something like this, but they cannot bring themselves to begin the experiment. They find the theory too difficult emotionally to implement systematically, especially rich men. Yet rich men should find it easier to begin the experiment, for if the theory proves unworkable, they will still have plenty of tangible wealth remaining. But Jesus' comment on the widow's gift of two small coins—all the money she owned (Luke 21:4)[17]—indicates that the poor, not the rich, are more likely to understand the principle of exchanging temporal wealth for eternal wealth.

2. Radical Change vs. Marginal Changes

There is another explanation for the rich man's resistance: *the non-marginal nature of the exchange*. Eternal life is not sold for temporal wealth, unit by unit. It is given away as a completed transfer of ownership through special grace: *definitive sanctification*. Definitive sanctification is the grace-based transfer of the complete moral perfection of Jesus Christ, which is imputed judicially to each redeemed person

16. On Douglas' spectacular writing career, see Chapter 9.
17. Chapter 48.

at the historical moment of his redemption.[18] The believer is then supposed to mature in the faith by progressive sanctification: working out in fear and trembling the salvation that is already his (Phil. 2:12).

Marginal exchange is the meaning of this verse: "But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal" (Matt. 6: 20).[19] Laying up treasures is not a one-time event. It is *a lifetime process of exchange*, unit by unit, good work by good work. "For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: Not of works, lest any man should boast. For we are his workmanship, created in Christ Jesus unto good works, which God hath before ordained that we should walk in them" (Eph. 2:8–10). These exchanges can begin only after legal access to the eternal treasury is transferred to the recipient: justification by grace through faith.

Prior to receiving special, saving grace, a poor man is more likely than a rich man to think, "If this life is all there is, then I will consider eternal life." A rich man thinks, "This life is good for me. I cannot be sure about eternal life. If I must sacrifice part of this life for all of that life, then I shall stick with what I know and have come to depend on." Riches focus a rich man's attention and hope on the temporal, where he is demonstrably successful. He will not readily believe that portions of his temporal wealth can be exchanged for eternal wealth. If he does believe this prior to receiving special grace, he is deceived once again: works religion. He cannot open an account at heaven's treasury on his own signature. Regeneration is the radical change or *non-marginal change* that must precede the exchange process.

The price of such a radical change is lower for a poor man. He is not giving up much. The price of radical change is higher for the rich man. He surrenders much: faith in his would-be autonomy. Radical decisions are rare, which is why they are called radical. Most decisions are made at the margin: surrendering a little of this to get a little of that. So, it is more difficult for a camel to go through the eye of a needle than it is for a rich man to enter the kingdom of heaven (Luke 18:25).[20]

Jesus indicated here that the required change is radical: surrendering faith in this world's ability to offer eternal bliss. A man cannot

18. John Murray, "Sanctification," *Collected writings of John Murray*, 4 vols. (Edinburgh: Banner of Trust, 1977), II, p. 277. Cf. Gary North, *Hierarchy and Dominion: An Economic Commentary on First Timothy*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001) 2012), ch. 10:A:1.

19. North, *Priorities and Dominion*, ch. 13.

20. Chapter 50.

buy his way into eternal life. So, it is not that the rich man is asked to give up his wealth that alienates him. He is asked only to tithe, just as the poor man is asked. But he *is* asked to surrender faith in his riches as a gateway to eternity. This is the great stumbling block of the gospel for the rich man: he cannot buy his way in. Salvation's price is too great for him; it can be obtained only as a gift from God. Surrendering faith in the treasures of this world is not quite so great a stumbling block to the poor man, who has little hope of gaining temporal treasures, unless he is poor because of some addictive sin.

The rich man is asked to see his riches as God's gift, which God may remove at any time, just as He removed Job's wealth. Job proclaimed, in the midst of his new-found poverty, "Naked came I out of my mother's womb, and naked shall I return thither: the LORD gave, and the LORD hath taken away; blessed be the name of the LORD" (Job 1:21). The rich man is asked to proclaim this testimony in the midst of his treasure. Few ever do.

Successful men generally see their success as well-deserved.[21] They see life's set-backs as deviations from justice. The poor man who comes to grips emotionally with his poverty can look forward to a better world after death. He is told by God that his poverty is part of God's plan for him in this world. His poverty is no longer a curse or an injustice; it is merely an environment—a predestined environment. He can mentally surrender faith in this world. But the rich man will not readily see his wealth as merely as a God-imposed environment. He sees his wealth as his legitimate reward for his meritorious behavior, or at least his shrewd behavior. He is asked by God to turn loose of his positive, autonomous self-image, which is the product of the deceitfulness of riches. He refuses. His tangible wealth seems to reinforce—validate—his positive self-image.

The gospel unquestionably removes this validation. God says that his wealth is a kingdom-building tool for God's kingdom. The rich man sees his wealth as his tool. God says that both he and his wealth are God's tools. For a believer in his own autonomy, this is a bitter pill. It takes God's saving grace for him to swallow it.

F. Inheritance

The issue of tangible wealth is the issue of inheritance.[22] Jesus told a parable of a rich man who dreamed of building new barns. "And

21. When they do not, they may be eaten up with guilt.
22. North, *Inheritance and Dominion*; North, *Inherit the Earth: Biblical Blueprints for*

he spake a parable unto them, saying, The ground of a certain rich man brought forth plentifully: And he thought within himself, saying, What shall I do, because I have no room where to bestow my fruits? And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods. And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry. But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided? So is he that layeth up treasure for himself, and is not rich toward God" (Luke 12:16–21).[23] His dream of new barns was legitimate. Grain must be stored somewhere. Why not in his own barns? What was illegitimate was his thought that these future barns would be his. He did not recognize his own mortality. He did not think about inheritance. He did not ask himself the question: "Whose shall those assets be?"

"Blessed are the meek: for they shall inherit the earth" (Matt. 5:5). Those who are *meek before God* will inherit.[24] The rich man is deceived into believing that the might of his hand has gotten him his wealth.[25] This was as true under the Mosaic Covenant as under the New Covenant. Jesus warned them that the success indicator of expanding wealth is not a legitimate substitute for being rich toward God.

But how can a person be rich toward God? Through worship. This was Haggai's warning to Israel. They had not built God's house of worship. "Go up to the mountain, and bring wood, and build the house; and I will take pleasure in it, and I will be glorified, saith the LORD. Ye looked for much, and, lo, it came to little; and when ye brought it home, I did blow upon it. Why? saith the LORD of hosts. Because of mine house that is waste, and ye run every man unto his own house. Therefore the heaven over you is stayed from dew, and the earth is stayed from her fruit. And I called for a drought upon the land, and upon the mountains, and upon the corn, and upon the new wine, and upon the oil, and upon that which the ground bringeth forth, and upon men, and upon cattle, and upon all the labour of the hands" (Hag. 1:6–11).

The open purse will be filled by God. The closed purse will be emptied by God. The open purse is open at the top, where its owner

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Economics (Ft. Worth, Texas: Dominion Press, 1987).

23. Chapter 25.

24. Chapter 4.

25. North, *Inheritance and Dominion*, ch. 21.

can reach in and pull out money to give or buy at his discretion. The closed purse has a hole in the bottom. Its owner has no discretion as to what happens to the contents. *The authority of a covenant-keeper over a full purse is based on his submission to God*. This was as true in Haggai's day as in Christ's.

The inheritance that Christ spoke of is the whole earth. What greater accumulation of temporal treasure could there be than the whole earth? *Treasure is accumulated over time by His people. How? By their wisdom, faithfulness, and generosity. By their efficiency, too*. Honest wealth is the result of serving others, namely, customers. He who does not waste resources can serve customers better. Over time, this wealth builds up as His people extend the kingdom of God in history. *This is the fulfillment of the dominion covenant*.

Christ was warning His followers not to make the same mistake that those of Haggai's generation made: the mistake of the closed purse. We are to be rich toward God. This is the basis of wealth accumulation under the New Covenant, just as it was under the Old. There is no discontinuity. The sanctions are the same. The law is the same. The sin is the same: autonomy.

Conclusion

To accumulate temporal treasure is to risk becoming unfruitful for God. God is responsible for the world. He delegates to men the responsibility of allocating their wealth. He then sees how they handle this responsibility. The parable of the soils deals with how men handle this God-given responsibility.

The cares and pleasures of tangible wealth may choke a person. His life will be spent dealing with wealth-allocation decisions or else avoiding them in an vain attempt to avoid responsibility. Everything that commands a price imposes responsibility on its owner. The free market imposes costs on every owner. Bidders are constantly crying out, "Serve me! I'll pay!" The noise of these bids may deafen an owner. It may drive him to spiritual irresponsibility.

To accumulate riches is to accumulate cares. If you prefer to avoid cares, avoid riches. But doesn't the poor man also have cares? Yes. He is at severe risk from unforeseen disasters. He has no financial reserves to deal with these disasters. So, the book of Proverbs recommends middle-class wealth. "Two things have I required of thee; deny me them not before I die: Remove far from me vanity and lies: give me neither poverty nor riches; feed me with food convenient for me: Lest

I be full, and deny thee, and say, Who is the LORD? or lest I be poor, and steal, and take the name of my God in vain" (Prov. 30:7–9).[26]

Then what of the open purse as an avenue to wealth (Luke 6:38)?[27] This wealth accumulates marginally. It is less of a threat spiritually because of the mode of accumulation: dispersal. You give in order to receive. The self-discipline of charity, not the self-discipline of thrift, is Jesus' recommended method of becoming rich in history. Giving away wealth helps to immunize a person to both the addiction and deception of riches. It also reduces the cares.

26. North, *Wisdom and Dominion*, ch. 85.
27. Chapter 11.

16

THE RICH GET RICHER; SO DO THE POOR

Take heed therefore how ye hear: for whosoever hath, to him shall be given; and whosoever hath not, from him shall be taken even that which he seemeth to have.

LUKE 8:18

The theocentric issue here is God as the sanctions-bringer. This is pont four of the biblical covenant: sanctions.[1]

A. The Purpose of Parables

There is an old phrase: "The rich get richer, and the poor get poorer." This is said in the context of either psychological resignation to a reform-proof economics. It is never used to justify any economic system.

This passage seems to teach the same principle. Those who have, get. But there is an oddity here that makes no sense: those who have not will lose even that which they do not have. What does this mean?

To find out, we begin by studying its context. This message is also found in Matthew 13:12, the premier New Testament chapter on the kingdom of God/heaven.[2] The context in Matthew and Luke is Jesus' use of parables. First, Luke: "And he said, Unto you it is given to know the mysteries of the kingdom of God: but to others in parables; that seeing they might not see, and hearing they might not

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

2. The kingdom of God and the kingdom of heaven are interchangeable concepts. Matthew uses the kingdom of heaven twenty-eight times and the kingdom of God five times.

understand" (Luke 8:10). Second, Matthew: "And the disciples came, and said unto him, Why speakest thou unto them in parables? He answered and said unto them, Because it is given unto you to know the mysteries of the kingdom of heaven, but to them it is not given. For whosoever hath, to him shall be given, and he shall have more abundance: but whosoever hath not, from him shall be taken away even that he hath. Therefore speak I to them in parables: because they seeing see not; and hearing they hear not, neither do they understand" (Matt. 13:10–13). *Jesus used parables to keep some people from understanding His message and embracing it*. Specifically, Jesus kept it from the Jewish leaders.

This was another example in Israel's history of *God's deliberate imposition of spiritual blindness on the nation*. He had done this before. Isaiah wrote: "Also I heard the voice of the Lord, saying, Whom shall I send, and who will go for us? Then said I, Here am I; send me. And he said, Go, and tell this people, Hear ye indeed, but understand not; and see ye indeed, but perceive not. Make the heart of this people fat, and make their ears heavy, and shut their eyes; lest they see with their eyes, and hear with their ears, and understand with their heart, and convert, and be healed" (Isa. 6:8–10). This blindness and deafness were part of God's judgment on the nation. God imposed this dual condition. Theologians call this grim condition *judicial blindness*. It could as easily be called judicial deafness. God imposed it in preparation for negative sanctions against Israel.

Paul in Rome used the passage in Isaiah to explain why the Jews were divided over his message:

> And they agreed not among themselves, they departed, after that Paul had spoken one word, Well spake the Holy Ghost by Esaias the prophet unto our fathers, Saying, Go unto this people, and say, Hearing ye shall hear, and shall not understand; and seeing ye shall see, and not perceive: For the heart of this people is waxed gross, and their ears are dull of hearing, and their eyes have they closed; lest they should see with their eyes, and hear with their ears, and understand with their heart, and should be converted, and I should heal them. Be it known therefore unto you, that the salvation of God is sent unto the Gentiles, and that they will hear it. And when he had said these words, the Jews departed, and had great reasoning among themselves (Acts 28:25–29).

The specific parable at issue in both Matthew 13 and Luke 8 is the parable of the four soils.[3] It has to do with widely varying individual

3. Chapter 15.

responses to the message of personal salvation. The theocentric principle of both passages is God's absolute sovereignty in granting the gift of salvation to those whom He favors, and withholding it from everyone else. This is not something that covenant-breaking man wants to hear. In fact, it is not something that most covenant-keeping men want to hear. It conveys a message that directly challenges man's autonomy, namely, that *God is absolutely sovereign in His distribution of the gift of salvation*. He sends His people out to preach the gospel, but He clogs the ears of all those listeners whom He opposes, so that they cannot understand the message and respond to it in humble submission.

The typical response of Christians to this message is, "Well, that's not the kind of God I believe in!" They also refuse to accept the truth of what the prophet Micaiah told King Ahab about the vision that Micaiah had seen.

> Again he said, Therefore hear the word of the LORD; I saw the LORD sitting upon his throne, and all the host of heaven standing on his right hand and on his left. And the LORD said, Who shall entice Ahab king of Israel, that he may go up and fall at Ramoth-gilead? And one spake saying after this manner, and another saying after that manner. Then there came out a spirit, and stood before the LORD, and said, I will entice him. And the LORD said unto him, Wherewith? And he said, I will go out, and be a lying spirit in the mouth of all his prophets. And the LORD said, Thou shalt entice him, and thou shalt also prevail: go out, and do even so. Now therefore, behold, the LORD hath put a lying spirit in the mouth of these thy prophets, and the LORD hath spoken evil against thee" (II Chron. 18:18–22).

God made this same point quite clear to Ezekiel: "And if the prophet be deceived when he hath spoken a thing, I the LORD have deceived that prophet, and I will stretch out my hand upon him, and will destroy him from the midst of my people Israel" (Ezek. 14:9). Paul said the same thing. "For the mystery of iniquity doth already work: only he who now letteth will let, until he be taken out of the way. And then shall that Wicked be revealed, whom the Lord shall consume with the spirit of his mouth, and shall destroy with the brightness of his coming: Even him, whose coming is after the working of Satan with all power and signs and lying wonders, And with all deceivableness of unrighteousness in them that perish; because they received not the love of the truth, that they might be saved. And for this cause God shall send them strong delusion, that they should be-

lieve a lie: That they all might be damned who believed not the truth, but had pleasure in unrighteousness" (II Thes. 2:7–12).

This explicitly biblical message is not acceptable to most Christians, so they refuse to believe it. They prefer to believe falsehood. Hearing, they will not hear. Seeing, they will not see. The God of the Bible is a great offense to them. He was a great offense to Israel, too. Israel's wilful blindness was the context of this passage.

B. A Thing of Value

We learn in this passage that he who has nothing will nevertheless lose whatever he has. What is the meaning of "nothing"? It means *wealth separated from saving faith*. The man who attains great tangible wealth, but nothing else, possesses nothing of value in God's eyes. In contrast, the man who makes himself poor in the world's things for God's sake thereby gains something of great value in God's eyes. He who gives up the pursuit of the world's treasure for the sake of God's eternal treasure has made a wise exchange. He who fills his life with things that deflect him from service to God has made an unwise exchange. "For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul?" (Matt. 16:26).[4]

The "nothing" that the rich man possesses is the thing that he will lose: *treasure*. His tangible wealth has no exchange value in the marketplace of souls. If he loses his soul, he eventually loses his tangible wealth, too. This is how a man with nothing can lose that which he has. He has nothing of value in God's eyes: no marketable capital. God then condemns him to hell at his physical death because he possesses nothing of eternal value. Eternal life is obtained in this life or not at all. "He that believeth on the Son hath everlasting life: and he that believeth not the Son shall not see life; but the wrath of God abideth on him" (John 3:36).

But what of the man to whom something of eternal value has been given by God? On the basis of this gift, he will eventually possess greater abundance. More than this: the tangible wealth of the one who has *nothing of eternal value* is transferred to the man who has received *something of eternal value*. This wealth transfer is also taught in Proverbs. "A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just" (Prov.

4. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 35. See chapter 19, below.

13:22).[5] The man who seeks great tangible wealth at the cost of God's kingdom may achieve it, but over time, his accumulated wealth will flow to covenant-keepers. The process of spiritual gains and losses is eventually reflected in the realm of economics.

This passage indicates that God's people will inherit the earth in history. *The tangible wealth of covenant-breakers will eventually be transferred to covenant-keepers in history*. This cannot refer to the post-resurrection world. Incorruption does not inherit corruption. "Now this I say, brethren, that flesh and blood cannot inherit the kingdom of God; neither doth corruption inherit incorruption" (I Cor. 15:50). Of course, this transfer of tangible treasure from covenant-breakers to covenant-keepers can be accomplished by the redemption of covenant-breakers. This is part of God's dispossession of Satan in history. Through saving grace, God reclaims both the souls and the wealth of Satan's disciples.

C. Regression Toward the Mean vs. Pareto's Rule

Consider the phrase, "The rich get richer, and the poor get poorer." As it applies to things of the spirit, this is an accurate summary of God's sanctions in history. It corresponds to what Jesus taught in this passage. But does it also apply to economics? If it does, then this process somehow overcomes the statistical phenomenon known as regression toward the mean.[6]

Free market economic theory teaches that if an entrepreneur discovers a new way to generate an above-market rate of return, other entrepreneurs will seek to discover his secret. Profitable information is bought and sold and stolen. Over time, new profit-producing techniques spread across the economy. As they do, their rate of return decreases, as more producers adopt the once-secret technique. This is why above-market rates of return tend to disappear. The economist calls this the unhampered free market's tendency toward equilibrium. Few concepts are more important than this one in modern economics.

There is an anomaly, however—one that is almost never discussed: the highly unequal distribution of income. My failure to recognize this in Chapter 67 of the 1999 edition of *Inheritance and Dominion* was an error. I wrote: "There is a bell-shaped distribution of wealth

5. Gary North, *Wisdom and Dominion: An Economic Commentary on Proverbs* (Dallas, Georgia: Point Five Press, [2007] 2012), ch. 85.

6. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 69:B:1.

within a society because of the predictable outcomes of increased temptations that occur on the far ends of capital's spectrum." But there is no bell-shaped curve for either income or wealth. I had not recognized the continuing relevance of Vilfredo Pareto's discovery.[7] Pareto's anomaly is a real one. If 10% of the population receives half of the national income, or if 20% of the population receives 70 or 80%, and this distribution curve continues generation after generation in nation after nation, where is the evidence of equilibrium? Why shouldn't the distribution curves of both income and wealth be more continuous? Why should they be permanently skewed to the right? If there is open entry into the capital markets for 80% of the population, why shouldn't wealth be more evenly distributed? Is there some psychological barrier to entry, such as a widespread fear of losing investment capital or the fear of becoming self-employed, that keeps the world's income distribution curves skewed?

There is continuous movement into and out of the top 20%. The story of rags to riches to rags in three generations is a familiar one in the United States. A few very wealthy families have maintained their fortunes over many generations.[8] To achieve this, senior members in control of the family have had to adopt tight control over which family members are elevated into positions of financial authority. Somehow, these families have found ways to combine patriarchalism and the presumably unevenly distributed talent for making money. Little is known about how they do this. Detailed academic studies of permanent intergenerational wealth at the top of society are not common.[9]

There does appear to be considerable mobility into and out of the top wealth quintile for most of its members. Still, there is no mobility of the wealth distribution curve itself. No one seems to know why. This is one reason why it is so rarely discussed by academic economists. As one economist wrote in 1965, "For a very long time, the Pareto law has lumbered the economic scene like an erratic block on the

7. See my Introduction:E.

8. In the United States, the DuPonts of Delaware are the best example. This family has maintained its wealth for almost two centuries. In Europe, the best known example is the Rothschild family. Less well known is the Sassoon family. Both have kept their wealth for two centuries.

9. In the United States, Ferdinand Lundberg wrote several books on this topic, but he was always considered a maverick historian by academic historians. His books are not cited by historians very often, especially *The Rich and the Super-Rich: Who Really Owns America? How Do They Keep Their Wealth and Their Power?* (New York: Lyle Stewart, 1968).

landscape; an empirical law which nobody can explain."[10] In income distribution, there is no regression toward the mean. The phenomenon is known as the 20-80 or 80-20 rule. It is also known as Pareto's rule. The anomaly appears in process after process in seemingly unrelated fields.[11]

Pareto's rule does not teach that the rich get richer when the poor get poorer. It teaches that the richest 20% and the rest of society move in the same direction economically. Whichever way they move, up or down, the income distribution curve remains skewed heavily to the right.

D. To Inherit the Earth

The Bible teaches that covenant-keepers will inherit the earth.[12] If the covenant-breaking rich continue to own most of a society's wealth, how can covenant-keepers ever inherit the earth? Or are we to believe that this promised inheritance is exclusively post-historical? The Old Covenant texts that forecast this inheritance do not indicate that the inheritance is exclusively post-historical.

> His soul shall dwell at ease; and his seed shall inherit the earth (Ps. 25:13).
>
> For evildoers shall be cut off: but those that wait upon the LORD, they shall inherit the earth (Ps. 37:9).
>
> But the meek shall inherit the earth; and shall delight themselves in the abundance of peace (Ps. 37:11).
>
> For such as be blessed of him shall inherit the earth; and they that be cursed of him shall be cut off (Ps. 37:22).

How can Christians inherit the earth if the rich own most of it, and Christians are told not to seek riches? The answer: postmillennialism.[13] God's kingdom will be extended in history by widespread religious conversions. The vast majority of people in all income groups will be brought to saving faith in the atoning work by Jesus Christ. Even the rich minority will be converted. If they aren't, then they

10. Josef Steindl, *Random Processes and the Growth of Firms: A Study of the Pareto Law* (London: Charles Griffin, 1965), p. 18. Cited in Richard Koch, *The 80/20 Principle: The Secret of Achieving More With Less* (New York: Currency/Doubleday, 1998), p. 3.

11. Koch, *op. cit.*

12. North, *Inheritance and Dominion*; North, *Inherit the Earth: Biblical Blueprints for Economics* (Ft. Worth, Texas: Dominion Press, 1987).

13. Kenneth Gentry, *He Shall Have Dominion*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1992] 1997).

will be replaced by Christians who become wealthy through serving customers more efficiently, though not by deliberately seeking great wealth. I think inheritance of the earth will be by widespread conversion, not by a minority of Christians buying up the assets of the world.

E. The Spread of the Gospel

The key factor contributing to the permanent wealth of nations is saving grace. Contrary to Adam Smith's *Wealth of Nations*, the division of labor is at most a secondary fact—less important than private property.[14] Without special grace for some members of society, common grace cannot be sustained indefinitely.[15] A nation will eventually adopt capital-reducing measures based on political envy or the desire to preserve the existing distribution of wealth.

If Pareto's rule applies internationally, then there will continue to be inequality among nations, but the same minority group of nations need not permanently retain their advantage over the others. The international wealth distribution curve will continue to be skewed to the right, but those nations inside the top quintile will change.

If the Pareto wealth distribution curve really is a universal phenomenon, as it seems to be, then the key question regarding this curve will always be this: *On what basis do people gain entrance into the top fifth*? Theologically, we ask: By covenant-keeping or covenant-breaking? If it is by covenant-keeping, then the society in question does not face the negative sanctions of God. But however men gain access, no nation can stay at the top of the curve permanently. Either negative sanctions will come against a rich covenant-breaking nation, or else other covenant-keeping nations will be blessed even more by God, and overtake the former winner. In the second case, every covenant-keeping nation will get richer, as will rich and poor residents in all of them.

Jesus said, "Either make the tree good, and his fruit good; or else make the tree corrupt, and his fruit corrupt: for the tree is known by his fruit" (Matt. 12:33). The evil tree is eventually cut down: "Even so every good tree bringeth forth good fruit; but a corrupt tree bringeth forth evil fruit. A good tree cannot bring forth evil fruit, neither can a

14. Tom Bethell, *The Noblest Triumph: Property and Prosperity through the Ages* (New York: St. Martin's, 1998), p. 97.

15. Gary North, *Dominion and Common Grace: The Biblical Basis of Progress* (Tyler, Texas: Institute for Christian Economics, 1987), ch. 6.

corrupt tree bring forth good fruit. Every tree that bringeth not forth good fruit is hewn down, and cast into the fire. Wherefore by their fruits ye shall know them" (Matt. 7:17–20).[16]

The spread of the gospel produces positive economic effects. God still rewards corporate covenantal faithfulness with prosperity (Deut. 8:18).[17] This prosperity is not to become a snare to successful men: "And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth" (Deut. 8:17).[18] If it does snare an unrighteous society, then the "nothing" which it has—its wealth—will be removed from it.

The long-term development of the kingdom of God is from temporal poverty to temporal wealth. To sustain the kingdom's wealth and expand it, covenant-keepers must sustain their confession and their obedience to God's law. The mark of their commitment is their willingness to spend a portion of their wealth to take the good news of salvation and wealth to others. They must share their tangible capital with others, but more important, they must share the covenantal basis of their tangible capital: their moral capital. They must seek to take the gospel to those who suffer poverty because of their rebellion to God. Covenant-keepers are to use their economic capital to capitalize the poor in spirit.

If those who have received tangible wealth from God on the basis of their confession and their obedience are successful in their efforts to share their faith—the basis of their moral wealth—then the poor will get richer, and so will the rich. *Increasing productivity for everyone is produced when the productivity of the poor increases*. The increase in moral capital will increase the division of labor, which may in turn produce greater economic equality, but will surely produce greater wealth for all.

F. Unequal Distribution of Wealth

This nagging question does not go away: What about income inequality? In every modern society that economists have investigated, there is huge inequality. Twenty percent of the population owns most of a nation's tangible wealth. This is the basis of men's unequal incomes. Even after almost a century of steeply graduated income taxes and graduated inheritance taxes, steep inequality persists in every devel-

16. North, *Priorities and Dominion*, ch. 18.
17. North, *Inheritance and Dominion*, ch. ch. 22.
18. *Ibid*., ch. 21.

oped nation. It persisted before modern times, but the historical data are sparse and difficult to evaluate.

Pareto did not explain the causes for income inequality. In the century since he published his findings, no economist has come up with anything approaching a widely accepted explanation. We do not know why this inequality continues to exist in the face of both free market competition and socialist taxation.

The disparity in both income and wealth may have something to do with disparities in future-orientation. Most people are not highly future-oriented. They are not willing to save money at low rates of interest. They prefer to borrow. They go into debt in order to buy consumer goods that depreciate. They do not get on the growth side of compound interest.

The disparity in income and wealth could be the result of inherent productivity of innovation. We might argue that successful new production methods produce enormous wealth for their early discoverers, who retain their wealth until innovative competitors find replacement methods. This explanation relies on a concept of economic growth that is overwhelmingly based on entrepreneurial skills rather than on moral capital. Surely, Christians' moral capital has not elevated them into the top 20% of wealth holders over the last century. Is this because their moral capital is in short supply because of the prevailing theological antinomianism? The familiar phrase, "We're under grace, not law!" may have negative economic effects on those who believe it.

The entrepreneur bears a heavy burden: *uncertainty*. Most people prefer to avoid uncertainty. They prefer predictable wages to both statistically calculable market risk and statistically incalculable uncertainty. They are willing to accept less income in order to avoid the loss of either their capital or their income. Those few entrepreneurs who survive free market competition become rich. Thus, the rich are always a minority.

An entrepreneurship-based explanation of income inequality reinforces the idea that Christians' inheritance of the earth will take place as a result of widespread conversions, not by any uniquely confession-based advantages possessed by Christians. *Moral capital sustains the social order that allows entrepreneurship to produce wealth for all, but mainly for those who possess entrepreneurial skills.* Moral capital does not make a majority of people wealthy. It does not even make Christians wealthy in comparison to successful entrepreneurs. But it makes most men richer over time. It makes sustained economic growth possible.

Few people today take into consideration the wealth-producing effects of the moral capital that is distributed widely by Christian conversion and instruction. Economists rarely study this aspect of wealth creation.[19] Most economists believe that the free market social order is self-reinforcing and expansionist, irrespective of God, Christianity, or supernaturalism generally. They believe that the economic fruits of capitalism will persuade voters of the truth of its roots, and these roots are found in Adam Smith's *Wealth of Nations*: the division of labor, private property, and the personal incentive of self-interest. God's covenant law and its sanctions in history have nothing to do with it, they believe.

G. Positive Economic Feedback and Charitable Giving

Positive feedback prevails in the realm of economics. There are means by which the rich get richer, long term. They get richer under free market capitalism by enabling the poor to get richer, although this is not the primary goal of the rich. Their primary goal is personal wealth accumulation. They use their savings to invest in tangible capital that provides the tools that increase the productivity of workers. The rich increase their incomes when the poor increase their incomes. Free market economic theory teaches that the rich do not get rich by exploiting the poor. On the contrary, they get rich by extending to others their knowledge of the ways to long-term wealth. The classic example of this was Henry Ford's decision in 1914 to double the daily wage of his workers to $5 a day, while reducing their work day from nine hours to eight. The previous year, Ford had introduced the first moving assembly line in large-scale manufacturing. Absenteeism under this production system was a major liability to Ford. He solved this problem brilliantly: he paid to eliminate it. Ford Motor Company immediately attracted the best workers in Detroit. Ford reduced the work day to eight hours in order to create three equal shifts of eight hours, thereby maximizing the output of his fixed capital. Output improved dramatically. So did profits.

Jesus did not speak about any system to attain positive economic feedback, although Moses did (Deut. 28:1–14).[20] Jesus recommended charity. Putting these two views together leads to a conclusion: long-

19. An exception was the English economist, Peter T. Bauer, an expert in economic development, who died in 2002. His academic work gained him an appointment to the House of Lords. Another exception is also a member of the House of Lords, economist Brian Griffiths. He served as Margaret Thatcher's advisor.

20. Gary North, *Inheritance and Dominion*, ch. 69.

term economic growth requires an open, merciful hand to sustain it.[21] This is not taught by free market economists. They teach that long-term economic growth is based on private property, future-orientation, thrift, entrepreneurship, open entry into markets, investment in education, and technological innovation. Charity has little or nothing to do with it. Jesus did not mention any of the economists' favorite explanations. He also did not discuss national economic growth. The topic of the wealth of nations did not appear in any of his recorded sermons. He stressed charity.

It is far easier to assemble historical evidence that supports the economists' explanation of economic growth than Jesus' explanation, for Jesus did not offer one. The evidence for Jesus' *implied view* is not easily available because so few people have ever had the courage to adopt Jesus' position on charitable giving, and those who have done so have not talked about the results. Jesus said, "But when thou doest alms, let not thy left hand know what thy right hand doeth" (Matt. 6:3). This was not a call to indiscriminate charity. It was a call to secret charity. "That thine alms may be in secret: and thy Father which seeth in secret himself shall reward thee openly" (Matt. 6:4).[22] But note well: the Father openly rewards charitable givers.

The question is: How openly? Has it been sufficiently open to offer historical evidence of God's economic blessing in response to widespread charitable giving? We know that charities founded in sixteenth-century England mainly by successful Puritan businessmen were important in the rise to political power of the Puritans in the seventeenth century.[23] These charities provided political legitimacy. The level of charitable giving by the Puritans was higher than any other group. Some of these institutions survived intact until the state took them over in the twentieth century. Next, giving by English Methodists after the movement's founding by John Wesley in 1740 was high in proportion to their low incomes. We could call this "widow's mite" giving.[24] England in the late eighteenth century was the first nation to experience the industrial revolution. We also know that the level of charitable giving in the United States was higher than in any other nation in the twentieth century. The United States has also

21. Chapter 10.

22. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 11.

23. W. K. Jordan, *Philanthropy in England, 1480–1660* (New York: Russell Sage Foundation, 1959).

24. Chapter 50.

experienced the longest period of sustained economic growth. But I am aware of no economic historian who has attempted to prove cause and effect between widespread voluntary charity and national economic growth. At this point in history, Christians must accept Christ's words mainly on faith.

Conclusion

The rich will get richer if their tangible wealth rests on their covenantal faithfulness, i.e., their moral capital. The expansion of covenantal wealth is based on the process of *obedience–abundance–greater obedience–greater abundance* (Deut. 8:18).[25] This is a system of positive feedback. But if the tangible wealth of the rich is based on their faith in their own autonomy, they will eventually get poorer. Positive feedback eventually reverses (Deut. 8:19–20).[26] This is what modern man, led by the economists, does not believe.

Richard Koch, who has written a book on profitable applications of Pareto's rule, thinks that positive feedback is the key to understanding why the 20-80 phenomenon exists. "In the absence of feedback loops, the natural distribution of phenomena would be 50/50—inputs of a given frequency would lead to commensurate results. It is only because of positive feedback and negative feedback loops that causes do not have equal results. Yet it also seems to be true that powerful positive feedback loops only affect a small minority of the inputs. This helps explain why those small minority of inputs can exert so much influence."[27]

Do the poor get poorer? Yes, if their poverty is spiritual, for this spiritual poverty will eventually produce wealth-eroding sins. No, if their poverty is the result of their open hands to others. "For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich. . . . But by an equality, that now at this time your abundance may be a supply for their want, that their abundance also may be a supply for your want: that there may be equality: As it is written, He that had gathered much had nothing over; and he that had gathered little had no lack" (II Cor. 8:9, 14–15).[28]

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25. North, *Inheritance and Dominion*, ch. 22.
26. *Ibid*., ch. 23.
27. Koch, *The 80/20 Principle*, p. 15.
28. Gary North, *Ethics and Dominion: An Economic Commentary of the Epistles* (Dallas, Georgia: Point Five Press, 2012), ch. 6.

One eschatological goal of Christ's gospel is to make all men rich spiritually. In achieving this, the gospel necessarily makes covenant-keepers tangibly richer. The covenant's positive-feedback process of confession–obedience–wealth will spread the blessings of both tangible and spiritual wealth to more people. But it will not spread tangible wealth evenly, according to Pareto's law.

The person who has nothing in history—no supernatural redemption—will lose whatever he possesses. This points to final judgment, but it also includes judgment in history. Covenantal sanctions—non-random—are applied by God in history and eternity.

17

THE LURE OF BUSINESS[1]

> *Then went the devils out of the man, and entered into the swine: and the herd ran violently down a steep place into the lake, and were choked. When they that fed them saw what was done, they fled, and went and told it in the city and in the country. Then they went out to see what was done; and came to Jesus, and found the man, out of whom the devils were departed, sitting at the feet of Jesus, clothed, and in his right mind: and they were afraid. They also which saw it told them by what means he that was possessed of the devils was healed. Then the whole multitude of the country of the Gadarenes round about besought him to depart from them; for they were taken with great fear: and he went up into the ship, and returned back again.*
>
> LUKE 8:33–37

The theocentric focus of this passage is God's ability to deliver men from demonic possession. God is more powerful than devils. The message of the passage is that men do not want to pay the price of such deliverance. Deliverance is point two of the biblical covenant: authority.[2]

A. Demon Possession

Two men were possessed by demons, according to Matthew's account. "And when he was come to the other side into the country of the Gergesenes, there met him two possessed with devils, coming out of the tombs, exceeding fierce, so that no man might pass by that way" (Matt. 8:28). Luke and Mark mention only one man, which is

1. This appears as chapter 20 in Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012).

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 2. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 2.

accurate but incomplete information. We must go by Matthew's account, since it offers additional information.

Jesus delivered the possessed men by exorcising the devils. The devils asked to be allowed to dwell in a nearby herd of swine. As soon as Jesus allowed the demons to enter the swine, the pigs ran into the sea and drowned.

The parallel passage in Mark throws additional light on these events: "And they that fed the swine fled, and told it in the city, and in the country. And they went out to see what it was that was done. And they come to Jesus, and see him that was possessed with the devil, and had the legion, sitting, and clothed, and in his right mind: and they were afraid. And they that saw it told them how it befell to him that was possessed with the devil, and also concerning the swine. And they began to pray him to depart out of their coasts" (Mark 5:14–17). One of the two men had remained behind with Jesus. "And when he was come into the ship, he that had been possessed with the devil prayed him that he might be with him. Howbeit Jesus suffered him not, but saith unto him, Go home to thy friends, and tell them how great things the Lord hath done for thee, and hath had compassion on thee. And he departed, and began to publish in Decapolis how great things Jesus had done for him: and all men did marvel" (Mark 5:18–20).

Why did the demons request to be allowed to reside in the bodies of swine, only to direct their new hosts into a suicidal run into the sea? If the demons needed places to live, why did they destroy their new places of residence?

The demons did not want a place to live in the sense of a dwelling. They wanted a place to live in the sense of a region. They operated in a region in which herds of pigs were kept. This indicates that pork had a local market. The Mosaic dietary laws were not being honored by residents in the region. Was this a region filled with gentiles? The text does not say so, nor does any other text in the New Testament. What it says is that the townspeople were afraid and asked Jesus to leave.

What were they afraid of? Being delivered from demons? This seems unlikely. Demonic possession was a curse to be avoided. The fact that someone locally had been delivered caught their attention. They came out to see for themselves what had happened.

What had happened? Two men had been delivered. One remained behind to testify of his deliverance. But his deliverance had involved the destruction of a herd of swine. This was surely bad for the herd's

owner. The swineherders had already told the townspeople the story of the drowned herd. In fact, the passage indicates that the news about the swine preceded the news about the delivered men. As soon as the townspeople received confirmation of the story from the formerly possessed victim, they asked Jesus to leave the region. He complied.

This left the demons behind, without Jesus to bother them until the time of His resurrection and ascension. The demons had asked Him, "art thou come hither to torment us before the time?" They knew the timetable for their demise.

Why would the townspeople not have wanted to have Jesus living nearby, ready to cast out demons? The answer seems to be His mode of casting them out. He allowed them to enter into a herd of pigs that perished shortly thereafter. Jesus was seen as a kind of polluter. He allowed the overflow—in this case, demons—to destroy private property. The fact that Jews were prohibited from eating pork and therefore from bidding up the market price of pigs made no difference to the townspeople. They were far more fearful about the economic effects of Jesus' action than they were about the threat of demonic possession. They preferred to share their environment with demons, who normally inhabited men, rather than risk another outbreak of "mad pig disease."

Swine were regarded as an economic asset in that region. If two men could provide a dwelling for an entire legion of demons, this seemed a small price to pay for leaving pigs to roam the land and eventually grace the tables of local residents. That two men would suffer the horrors of possession was, in the eyes of the townspeople, a small price to pay, since the townspeople were not paying it. There was risk of future possession, but they regarded this risk as less of a burden than the threat of the loss of herds of swine.

The demons had recognized the perversity of the local residents. They had planned their spiritual counter-attack well. They would let the townspeople be their spokesmen with Jesus. All it would take was a fast entrance into a herd of swine, and a mad dash down a hill into the water.

Luke added this important information regarding the event. "Then the whole multitude of the country of the Gadarenes round about besought him to depart from them; for they were taken with great fear: and he went up into the ship, and returned back again. Now the man out of whom the devils were departed besought him that he might be with him: but Jesus sent him away, saying, Return

to thine own house, and shew how great things God hath done unto thee. And he went his way, and published throughout the whole city how great things Jesus had done unto him. And it came to pass, that, when Jesus was returned, the people gladly received him: for they were all waiting for him" (Luke 8:37–40).

Jesus usually instructed those whom He had healed to say nothing publicly. This case was a major exception. The personal testimony of the healed man was so convincing that the townspeople subsequently reversed their opinion of Jesus and His ministry. But it took personal testimony of a local resident to accomplish this. Their initial reaction was negative.

Conclusion

The men in this region ignored the Mosaic dietary law against pork. They valued the preservation of the local swine market more than they valued men's deliverance from spiritual oppression. They feared the risk to pigs more than they feared the risk of demonic forces. For them, men's lives were worth less than pigs' lives.

The modern world has taken this twisted worldview to far more perverse lengths. Humanists battle politically for animal rights, but they also call for legalized abortion. At least the townspeople had not suggested killing the two possessed men in order to deliver them from the burden of their unloved condition.

The townspeople were sensitive to business values. Private property had to be protected. Jesus was threatening business. This was an offense worse than demonic possession. They asked Him to leave. He left. Only the subsequent personal testimony of the healed man persuaded them to reverse their opinion of Jesus.

18

NO VISIBLE RESERVES[1]

> *Then he called his twelve disciples together, and gave them power and authority over all devils, and to cure diseases. And he sent them to preach the kingdom of God, and to heal the sick. And he said unto them, Take nothing for your journey, neither staves, nor scrip, neither bread, neither money; neither have two coats apiece.*
>
> LUKE 9:1–3

The theocentric focus of this passage is God as the paymaster, the sanctions-bringer.[2] He sustains His workers. The worthy workman will receive his meat. But this was not a permanent command. Jesus later revised it. "And he said unto them, When I sent you without purse, and scrip, and shoes, lacked ye any thing? And they said, Nothing. Then said he unto them, But now, he that hath a purse, let him take it, and likewise his scrip: and he that hath no sword, let him sell his garment, and buy one" (Luke 22:35–36).

A. Bringing Israel Under Judgment

The context of this passage was the condemnation of Israel. The means of this condemnation was evangelism. "These twelve Jesus sent forth, and commanded them, saying, Go not into the way of the Gentiles, and into any city of the Samaritans enter ye not: But go rather to the lost sheep of the house of Israel. And as ye go, preach,

1. This appears as chapter 22 of Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012).

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

saying, The kingdom of heaven is at hand. Heal the sick, cleanse the lepers, raise the dead, cast out devils: freely ye have received, freely give" (Matt. 10:5–8). It sounds as though Jesus was offering only positive sanctions through His disciples, but the negative sanctions were also present. "And whosoever shall not receive you, nor hear your words, when ye depart out of that house or city, shake off the dust of your feet. Verily I say unto you, It shall be more tolerable for the land of Sodom and Gomorrha in the day of judgment, than for that city. Behold, I send you forth as sheep in the midst of wolves: be ye therefore wise as serpents, and harmless as doves. But beware of men: for they will deliver you up to the councils, and they will scourge you in their synagogues" (Matt. 10:14–17). Jesus knew that the disciples would not be received with open arms. He also knew that God's judgment against Israel would come (Matt. 24; Luke 21).[3]

This was not an ordinary strategy of evangelism. The fact that Jesus forbade them from going to gentile cities, or even Samaritan cities, is indicative of the special nature of this assignment. He was sending them to God's covenant people in order to gain a few converts and also condemn the nation.

This assignment was, in effect, preliminary to another exodus. Just as Moses had confronted Pharaoh inside the boundaries of Egypt, so would they confront opponents. Like Pharaoh, these opponents would bring negative sanctions against them. Like Moses, they would receive supernatural aid that would enable them to deal with their opponents. "But when they deliver you up, take no thought how or what ye shall speak: for it shall be given you in that same hour what ye shall speak. For it is not ye that speak, but the Spirit of your Father which speaketh in you" (Matt. 10:19–20).

The first phase of the new exodus took place immediately after the stoning of Steven. "And Saul was consenting unto his death. And at that time there was a great persecution against the church which was at Jerusalem; and they were all scattered abroad throughout the regions of Judaea and Samaria, except the apostles" (Acts 8:1). The second phase took place sometime prior to the Roman army's final surrounding of Jerusalem in A.D. 70.[4]

Jesus was commanding them to bring a covenant lawsuit against

3. David Chilton, *The Days of Vengeance: An Exposition of the Book of Revelation* (Ft. Worth, Texas: Dominion Press, 1987). Chilton, *The Great Tribulation* (Tyler, Texas: Dominion Press, 1987).

4. According to church tradition, the Jerusalem church fled to the gentile city of Pella.

Israel. By announcing the advent of a new kingdom, they were also announcing the end of the Old Covenant order. This was an extension of the message of John the Baptist.[5] This was done in the power of the Holy Spirit. Jesus wanted them to learn that the Spirit was with them. He sent them among wolves in order to break their fear of the established order.

B. Money and Uncertainty

"The rich man's wealth is his strong city, and as an high wall in his own conceit" (Prov. 18:11).[6] The rich man trusts in his money. He expects it to shield him from catastrophes, just as a wall shielded pre-gunpowder cities. The disciples were ordered not to carry money with them. Then what would serve as their high wall? God.

Money is the most marketable commodity. Put differently, it is the most liquid asset. This means that it can be sold (exchanged for assets) rapidly and without transaction costs. Men hold money because they cannot accurately foresee the future. They do not know what opportunities will arise. They want to be able to take advantage of these opportunities. They do not know what kind of calamities will arise. They want to be able to buy their way out of these calamities. Money is their means of taking action. Because of money's liquidity, its holders have a wide range of options available to them. They reduce their information costs by accumulating money.

Jesus sent them into an uncertain environment without carrying any money. He told them in general what would happen to them. Some people would welcome them. Others would persecute them. Through all of their experiences, the Holy Spirit would guide them and protect them. The Spirit was above circumstances. They could rely on Him to be their high wall.

Money is a tool. Men own this tool. They grow confident in the use of this tool. They grow confident in themselves as tool masters. Jesus was telling the disciples that their own efforts would not be the source of their success or protection. They could not manipulate the Holy Spirit in the way that they could manipulate money. They would be in the Spirit's hands; He would not be in their hands. He would put the proper words in their mouths. He would not echo their words.

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5. Chapter 2.

6. Gary North, *Wisdom and Dominion: An Economic Commentary on Proverbs* (Dallas, Georgia: Point Five Press, [2007] 2012), ch. 54.

The dominion hierarchy is God > man > nature (Gen. 1:26–28).[7] Jesus was warning them against having faith in autonomous man's hierarchy: man > money > other men. The task He was giving them was beyond anything that money would buy.

He was giving them a preliminary assignment, just as God gave to Moses. This assignment was designed to increase trust in God's sovereignty over history. They faced considerable uncertainty. The future is never uncertain to God. Jesus was teaching them that the most effective way to deal with uncertainty is by trusting in God. To trust the most marketable commodity more than less marketable commodities is legitimate, although exclusive trust is idolatry.

C. Spiritual Reserves

If they were not to trust in the most marketable commodity, then what about a fall-back position? What about spare clothing? Jesus forbade that, too. Nothing that they could carry in their purses or on their backs would suffice. Only the Spirit of God would suffice.

They would have reserves: God's Spirit. This is always sufficient. Yet, in His patient grace, God does not usually ask His people to avoid other reserves. This assignment was unique. It was a training mission. Just before His crucifixion, He reminded them: "When I sent you without purse, and scrip, and shoes, lacked ye any thing? And they said, Nothing. Then said he unto them, But now, he that hath a purse, let him take it, and likewise his scrip: and he that hath no sword, let him sell his garment, and buy one" (Luke 22:35b–36). What had been appropriate for a training mission would not be appropriate in the future. This did not mean that they would no longer have to rely on the Spirit. The Spirit would come in full force only after Christ's ascension (John 14:26; 16:7; Acts 1:8). From that point on, the disciples would be fully equipped: Spirit, purse, and sword.

This training mission was a means of strengthening their faith. It meant that they had to learn to trust in invisible reserves. Men find it very difficult to do this. They must be trained to do this. Moses was not ready for his assignment at the time that he first met God at the burning bush. Not until after his confrontations with Pharaoh and after the plagues was he in a position to lead the exodus. Men trust in what they can see and what they have learned through successful experiences. Jesus removed the disciples' visible reserves in order that

7. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, 2012), chaps. 3, 4.

they might gain successful experiences. He reminded them of their success just before His crucifixion. They still did not believe Him. They still had not learned. It took the crowing of the cock for Peter to learn. In the passage immediately preceding His reminder of their successes without a purse, Jesus prophesied Peter's public denial of Him. It was that event, rather than the triumph of the empty purse, that finally persuaded him. It was his prophesied failure, not his previous success, that enabled him to put his trust where it belonged. Yet both events were essentially of the same character. Both stripped Peter of autonomous reserves. The first left him without money; the second left him without honor. Both events left him without excuse.

D. Predictable Payment

Jesus sent them among wolves. He sent them out in what appeared to be a defenseless condition. It was important for them to learn not to trust in their own strength. Their own strength was too puny. Their own reserves were too minimal. They had to trust in God's reserves. They could safely do this because of God's adherence to His own principle of payment: "The workman is worthy of his meat." The parallel passage in Luke puts it this way: "... the labourer is worthy of his hire. Go not from house to house" (Luke 10:7b). God does not expect His people to work for free.

At the same time, He expects His workers to serve others. "Freely ye have received, freely give." Just as He supplies His workers with whatever they need to do their work, so are they to serve those who have not yet entered the kingdom. Jesus said that they would be sustained miraculously. Similarly, they would perform miracles. For this, they would earn the hostility of the wolves.

God's principle of payment means that even though His servants do not now possess visible reserves, they can expect them. "I have been young, and now am old; yet have I not seen the righteous forsaken, nor his seed begging bread" (Ps. 37:25).[8] The servant of God receives; he is therefore to lend freely. "He is ever merciful, and lendeth; and his seed is blessed" (Ps. 37:26). The servant can become a visible blessing to others because he knows, in the familiar phrase, "there's more where that came from." Furthermore, this stream of predictable income extends to his children. His seed is blessed.

Uncertainty is reduced by a stream of income. The greater the

8. Gary North, *Confidence and Dominion: An Economic Commentary on Psalms* (Dallas, Georgia: Point Five Press, 2012), ch. 6.

predictability of this income, the less the uncertainty. The economist calls a stream of income *rental income*. An asset generates income. Men who seek asset-generated income are called *rent-seekers*. They seek to gain reduced uncertainty by buying a stream of income.

In contrast is the entrepreneur. He thrives on uncertainty. He knows that it is through the conversion of uncertainty into certainty that he can gain profit. When he converts an uncertain future into a more predictable future, he gains a stream of income. He can then sell this stream of income for money. He capitalizes it. Rent-seekers will pay to buy it. He profits because he perceived a stream of future income where his competitors did not. They did not offer to pay what the stream of income was worth. The entrepreneur places his capital at risk by buying the otherwise unpredicted income stream and converting it into a predictable stream. For this service he gains a one-time entrepreneurial profit—an above-average return on his capital.[9]

God's people are supposed to become bearers of uncertainty. They are to gain kingdom profits, the parable of the pounds tells us (Luke 19:12–15).[10] But uncertainty has its downside. Sometimes men forecast incorrectly. They lose their capital. What they thought would be a stream of income turns out to be a sink-hole for their capital.

The parable uses the language of commerce to explain kingdom expansion. Jesus told the disciples before sending them on their mission that God would supply them with whatever they required. What appeared to them initially as a highly uncertain project without visible means of support would be well-supplied. If they did their work faithfully, they would receive what they needed to continue.

Their faith, coupled with a supernaturally guaranteed supply of income, would enable them to do effective kingdom work. What appeared to be uncertain was in fact certain. They needed faith to begin. They needed visible confirmation to continue.

Uncertainty is a major barrier to entry. It keeps out competitors who would otherwise bid up the price of the resources and tools that are needed to produce the stream of income. Courage in dealing with uncertainty, when coupled with accurate knowledge, enables people

9. The profit occurs once. After the rise in the capitalized price of the asset, the owner reaps only an average rate of return. If it is worth an ounce of gold when he buys it and 10 ounces after his efforts, he can sell it for 10 ounces. The buyer will earn an average rate of return on his investment of 10 ounces. But what is true of the buyer is also true of the entrepreneur if he decides not to sell the asset. The income stream he receives is an average rate of return on the new value of the asset.

10. Chapter 46.

with very little capital to become rich. They see an opportunity—or sense it—where others do not perceive it. They enter the market with whatever economic resources that they possess and commit them to developing the stream of income. Like gold prospectors with a newly discovered tattered map, or inventors with a dream, they rush in where competitors fear to tread.

Jesus told His disciples that God's payment to them was predictable. They could safely trust God. They could therefore safely rush in where others feared to tread. And so they did. This tiny band of men without visible capital began a ministry that has transformed the world.

Conclusion

This was a special assignment. It soon became a standard that should remind men of what God can do, just as the miracles in Egypt and the crossing of the Red Sea were to remind Israel of what God can do. Such miracles were not supposed to become familiar events. The manna ceased when Israel crossed the Jordan by another miracle of divided waters (Josh. 5:12). After that, they were required to plant and build. Similarly, Jesus told the disciples immediately prior to His crucifixion to get a purse and a sword. They were not to forget what God had done for them. He specifically reminded them of what God had done for them. But He told them to use conventional reserves—capital—to pursue their callings.

They were to establish priorities in their valuation of capital: God first, then money and a weapon. They were to trust the Spirit first; then they were to trust in visible reserves. No asset is to be spared in the extension of God's kingdom. It is not that we are to work without assets, but *we are to subordinate our visible reserves to God's invisible reserves*.

Perhaps the greatest example of invisible reserves is found in Elisha's lesson to his servant. "And when the servant of the man of God was risen early, and gone forth, behold, an host compassed the city both with horses and chariots. And his servant said unto him, Alas, my master! how shall we do? And he answered, Fear not: for they that be with us are more than they that be with them. And Elisha prayed, and said, LORD, I pray thee, open his eyes, that he may see. And the LORD opened the eyes of the young man; and he saw: and, behold, the mountain was full of horses and chariots of fire round about Elisha" (II Kings 6:15–17). Seeing is believing. But not every

servant of God is enabled to see in this way. He must accept on faith the testimony of the Bible that his covenantal predecessors have seen such things. What they saw strengthened them. What we read should strengthen us.

19

TO GAIN THE WHOLE WORLD[1]

And he said to them all, If any man will come after me, let him deny himself, and take up his cross daily, and follow me. For whosoever will save his life shall lose it: but whosoever will lose his life for my sake, the same shall save it. For what is a man advantaged, if he gain the whole world, and lose himself, or be cast away?

LUKE 9:23–25

The theocentric principle here is the final judgment of God: sanctions.[2] Every person faces the final judgment. Compared to the loss of one's soul at this judgment, the gaining of everything that life has to offer is nothing.

A. Free Grace Is Not Cheap

Jesus here warned His disciples that there are no free lunches in life. There is free grace, but it comes at a price. It comes, first and foremost, at the price of the death of Jesus Christ. Redeemed people owe a lifetime service to God through Christ (Rom. 12:1).[3] But this service is insufficient to pay for eternal life. We know this because of the subsequent comparison: all the world could not redeem one man's soul. Anything less than this is also insufficient.

Obviously, these words are not to be interpreted literally. Nobody is asked to take up a literal cross. Perhaps some follower of Jesus was

1. This appears as chapter 35 in Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012).

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

3. Gary North, *Cooperation and Dominion: An Economic Commentary on Romans*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 9.

asked to do so under Roman rule, but we are not informed of this. The one known example of a cross-carrier was not a follower of Jesus. "And as they led him away, they laid hold upon one Simon, a Cyrenian, coming out of the country, and on him they laid the cross, that he might bear it after Jesus" (Luke 23:26). Crucifixion is no longer any nation's means of execution except possibly in rare cases where Christians are executed this way as a symbol of their subordination to an anti-Christian state. In any case, one does not carry a cross through a lifetime of service.

The imagery here is that of a burden that costs a person his life. The cross is heavy. At the end of the journey, it becomes the means of his execution. Taking up the cross means taking up the pre-resurrection life of Christ. It means death to the things of this world. A man carrying a cross is not going to be easily distracted by the things of this world. He has other things on his mind . . . and on his back.

The text warns: "For whosoever will save his life shall lose it: but whosoever will lose his life for my sake, the same shall save it" (v. 24). This is not a call to literal suicide. It is a call for *covenantal death*. The old man is executed. The old Adamic nature is executed. Paul provided a commentary on this passage:

> Know ye not, that so many of us as were baptized into Jesus Christ were baptized into his death? Therefore we are buried with him by baptism into death: that like as Christ was raised up from the dead by the glory of the Father, even so we also should walk in newness of life. For if we have been planted together in the likeness of his death, we shall be also in the likeness of his resurrection: Knowing this, that our old man is crucified with him, that the body of sin might be destroyed, that henceforth we should not serve sin. For he that is dead is freed from sin. Now if we be dead with Christ, we believe that we shall also live with him: Knowing that Christ being raised from the dead dieth no more; death hath no more dominion over him. For in that he died, he died unto sin once: but in that he liveth, he liveth unto God. Likewise reckon ye also yourselves to be dead indeed unto sin, but alive unto God through Jesus Christ our Lord. Let not sin therefore reign in your mortal body, that ye should obey it in the lusts thereof (Rom. 6:3–12).

To say that we pay a price is to say that we give up something. What do we give up? Our old ways: the sins of the flesh. We must forfeit the use of these attributes of Adam. Whatever pleasures or benefits they bring in history, we must give them up. This is the economist's meaning of cost: the most valuable thing foregone. Sin is valued highly by sinners. In this sense, it is valuable—dear. There are no free lunches.

We must give up something to gain eternal life. But the basis of our entrance into eternal life is not our payment.

B. The Fearful Exchange

"For what is a man advantaged, if he gain the whole world, and lose himself, or be cast away?" (v. 25). There is a joke about lawyers. Satan comes to a newly certified lawyer and says: "I will give you the gift of persuasion. You will become a world-famous defense lawyer. I will enable you to get juries to declare guilty criminals innocent, for which these evil men will pay you huge fees. You will become the envy of your peers. All I ask in return is your eternal soul at the end of a life of enormous success." To which the lawyer replies: "What's the catch?"

Jesus warned against such an exchange. If gaining the whole world is a bad bargain for the loss of one's soul, then gaining anything less is an even worse bargain. This is what present-oriented men do not acknowledge. They either reject the thought of eternal judgment on these terms or else they discount its future cost to such a low level that the exchange seems worth it. This exchange of the eternal in favor of the temporal is the essence of foolishness.

Time offers men what appear to be ways out of trouble. There is always an option, always a way of escape. This faith is a reflection of an ethical truth: "There hath no temptation taken you but such as is common to man: but God is faithful, who will not suffer you to be tempted above that ye are able; but will with the temptation also make a way to escape, that ye may be able to bear it" (I Cor. 10:13). But eternity does not possess this characteristic feature of time. In eternity, there is no escape. This is unimaginable to the time-bound sinner who thinks he can find a way not to pay for his sins. There is only one such way: "That if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved. For with the heart man believeth unto righteousness; and with the mouth confession is made unto salvation" (Rom. 10:9–10). But this way of escape places a new perceptual burden on man: his recognition of *the high price of sin*. As the price of sin rises, less of it will be demanded, other things being equal.

The problem is, when sin is involved, other things do not remain equal. *Sin has the characteristic feature of being addictive*. The more you get, the more you want. The insatiable nature of sin leads some men into early death. They cannot control their addiction. Sin is like a

ratchet upward: one level becomes normal, so new sins are sought out. *But in a redeemed person, the insatiable nature of sin is reversed*. He reaches a level of sinning that he recognizes as self-destructive. He sees the high price of sin. He then demands less of it. In fact, he can create an *ethically positive ratchet*: as he indulges in fewer sins, he finds that his taste for old ones and even new ones is reduced.

Such a transformation runs counter to what economics teaches. Economics teaches us that whenever the price of something is reduced, more of it is demanded. This is expressed graphically by a demand curve that slopes downward and to the right when price is expressed on the vertical axis, and the quantity demanded is on the horizontal axis. God's redemption of sinners lowers their eternal price of an individual sin. This is because the redeemed person is not condemned eternally when he sins. Why, then, should he not indulge himself all the more? After all, the price is lower. Answer: because *redemption changes his taste for sin*. In the terminology of graph-addicted economists, his entire demand curve for sin shifts to the left: reduced demand for sin all along the curve. Paul understood the logic of economics in this application, and he rejected the conclusion. "For as by one man's disobedience many were made sinners, so by the obedience of one shall many be made righteous. Moreover the law entered, that the offence might abound. But where sin abounded, grace did much more abound: That as sin hath reigned unto death, even so might grace reign through righteousness unto eternal life by Jesus Christ our Lord. What shall we say then? Shall we continue in sin, that grace may abound? God forbid. How shall we, that are dead to sin, live any longer therein?" (Rom. 5:19–6:2). Other things, such as the demand curve for sin, do not remain equal. The redeemed sinner's taste for sin is reduced. In addition, he becomes sensitive to sin's affront to God. This raises its price, lowering the quantity demanded.

Redemption increases a man's perception of eternity. It lengthens a man's time perspective. It increases his future orientation. This makes it easier for him to count the cost of his thoughts and actions (Luke 14:28–30).[4] Man always discounts the future. The more distant in the future an expected event, the less it affects a person's decision-making today. The payoff, discounted to the present, is too low, for either benefits or losses. But, if a man discounts eternity's effects to nearly zero, the way he discounts events a century hence, he has made a disastrous miscalculation. He does not grasp how important

4. Chapter 35.

time is for the outcome in eternity. He compares time to time. He should be comparing time to eternity. The discount that he applies to very distant events is influenced by his knowledge that he will not be here to see the results of his actions. But eternity is different. He will be there to see the results of his actions, and to experience them.

Conclusion

The ultimate treasure that any man possesses temporarily is his own soul. He owns it only as a steward temporarily controls the use of an asset. This passage deals with an exchange: present treasure in exchange for a man's soul. *A man's core values will determine his decision regarding the terms of this exchange*. Jesus said that our core values should reflect the future—specifically, *eternity*. Any set of values that does not incorporate expectations about eternity must be wrong, He taught. The soul survives beyond the grave. Thus, any cost-benefit analysis in history should include costs or benefits in eternity.

The price of eternal life is sacrificial living in history. Christ's life of complete subordination to God and His undeserved death have set the judicial standard. He definitively paid the price demanded by His Father. Taking up the cross and losing one's life for Christ's sake are aspects of the great exchange: a costly eternity vs. a beneficial eternity. Life is a constant exchange of one set of conditions for another. This includes eternal life. One way of life is exchanged for one kind of eternity. This exchange is *definitive* in history: God's judicial imputation to sinners of Christ's righteousness (Rom. 3:24–25; Phil. 3:9). It is also *progressive:* working out one's salvation in fear and trembling (Phil. 2:12). It is also *final* (Matt. 25; Rev. 20:14–15).

The marketplace of the soul is history. A man cannot buy back his soul. Either it has been bought back by Christ or it cannot be bought back at all. From whom is it bought back? From God, who is sovereign over the souls of men.

20

FIRST THINGS FIRST[1]

> *And it came to pass, that, as they went in the way, a certain man said unto him, Lord, I will follow thee whithersoever thou goest. And Jesus said unto him, Foxes have holes, and birds of the air have nests; but the Son of man hath not where to lay his head. And he said unto another, Follow me. But he said, Lord, suffer me first to go and bury my father. Jesus said unto him, Let the dead bury their dead: but go thou and preach the kingdom of God. And another also said, Lord, I will follow thee; but let me first go bid them farewell, which are at home at my house. And Jesus said unto him, No man, having put his hand to the plough, and looking back, is fit for the kingdom of God.*
>
> LUKE 9:57–62

The theocentric principle here is that God expects permanent commitment. This reveals the continuity of His purpose. This is point five of the biblical covenant: succession/continuity.[2]

A. The Uprooted

In these three incidents, Jesus was approached by men who said they wanted to follow Him. He did not send the first man away. Rather, He gave him a reason not to commit. The second and third cases were similar.[3] The second man was willing to commit, but only after burying his father. Jesus warned this man to ignore his dead father's funeral. The third man was willing to commit, but only after return-

1. This is modified from chapter 19 of Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012).

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 5. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1988] 2010), ch. 5.

3. Matthew did not mention the third man (Matt. 8:19–22).

ing home to say farewell. He was warned not to look behind, but to march forward without delay.

They seem to be opposite cases. The first man wanted to come; Jesus discouraged him. The second wanted to bury his father first; Jesus discouraged him. The third wanted to visit his family; Jesus discouraged him. In all three cases, Jesus was motivated by the same principle: first things first. This is the principle of priorities.

1. Wandering

The first man—a scribe, according to Matthew 8:19—wanted to follow Jesus. This was surely not a normal request. Scribes constantly confronted Jesus publicly, trying to undermine His authority through questioning. Perhaps this man was serious; perhaps he was an informer. But, in either case, Jesus challenged him to pay a high price. Jesus had no place to call home, no permanent pillow. He was in a condition like Jacob's when he fled from Esau. "And he lighted upon a certain place, and tarried there all night, because the sun was set; and he took of the stones of that place, and put them for his pillows, and lay down in that place to sleep" (Gen. 28:11). Jacob had become a wanderer, a man without a home. So had Jesus.

This is not a normal condition. Wandering is usually a curse. The Israelites wandered in the wilderness; this was surely a curse on the exodus generation. They wanted to rest. They wanted a place to rest. They did not receive their wish. One of the basic ideas of rest is to have a place of one's own to call home. A place of rest serves as headquarters for our dominion. We work; then we return home to rest. The Promised Land was Israel's place of rest.

Jesus' ministry required that He wander. Those who followed Him also wandered. They gave up their places of rest. Some of them gave up their predictable sources of income.[4] Their seemingly patternless wandering broke with their familiar daily pattern: work outside the home, return to home, and rest. Wandering had also broken the exodus generation's pattern of limited dominion: servitude in Egypt.

In the wilderness, the Israelites were sustained by the manna. We are not told how Jesus and His disciples were sustained. It may have been charity. Perhaps they took odd jobs. Somehow, they had money.

4. The exceptions were the sons of fishermen who owned their boats. Peter went back to fishing after Jesus died, but before Peter believed in the resurrection. "Simon Peter saith unto them, I go a fishing. They say unto him, We also go with thee. They went forth, and entered into a ship immediately; and that night they caught nothing" (John 21:3).

Judas kept the bag (John 12:6). The scribe, hearing that Jesus had no place of rest, must have understood that he would have to forfeit more than a place of rest. He would also forfeit his normal pattern of dominion. He could no longer rely on a steady stream of income.

2. Uncertainty

Jesus was telling the scribe that he faced uncertainty. How would he deal with this uncertainty? By relying on others? By relying on Jesus' persuasion of others? By relying on odd jobs, or money shared by the other disciples who might find odd jobs? The familiar pattern of dominion was broken by Jesus' way of life. He refused to stay in His own region, where He was not taken seriously. "And when he was come into his own country, he taught them in their synagogue, insomuch that they were astonished, and said, Whence hath this man this wisdom, and these mighty works? Is not this the carpenter's son? is not his mother called Mary? and his brethren, James, and Joses, and Simon, and Judas? And his sisters, are they not all with us? Whence then hath this man all these things? And they were offended in him. But Jesus said unto them, A prophet is not without honour, save in his own country, and in his own house. And he did not many mighty works there because of their unbelief" (Matt. 13:54–58). Familiarity had bred contempt. So, He walked unfamiliar pathways to do His work.

Jesus was nearing the end of His time on earth. He was at the beginning of the next stage of His ministry: *covenantal representation by His church*. To prepare His followers, He first broke the daily patterns of their lives. He reshaped their lives by reshaping their dominion patterns. He took away their pillows. He substituted rocks instead.

God did the same with Abraham, Isaac, and Jacob. He took away their places of rest. He uprooted them. He called Abram out of Ur. He sent a famine; Isaac went to Abimelech, the Philistine (Gen. 26:1). He sent a famine; Jacob and his sons went to Egypt. He drove Moses out of Egypt, and then out of his home in Midian. He did it to David in his time with the Philistines (I Sam. 27:7) and during Absalom's rebellion (II Sam. 16). He did it to Israel (into Assyria) and Judah (into Babylon). He did it to the church in Jerusalem (Acts 8:1). He did it to Paul. *The uprooting process is part of the next phase of the expansion of God's kingdom*.

Jesus' parents were uprooted when they took Him into Egypt (Matt. 2:14). His public ministry began with His uprooting out of Galilee. The familiar environment that had sustained Him was re-

moved. His hope for rest could not be placed in geography. It had to come from above. God the Father would sustain Him. Jesus would do His work of building the kingdom without the capital asset that most men rely on: a predictable place of rest.

3. Missions

Missionary activity is always based on an uprooting. Irish monks in the sixth century spread across northern Europe, building monasteries.[5] In the United States, the Baptists and Methodists captured what was then the Western and Southern part of the nation by adopting circuit-riding. These men had no permanent homes. John Wesley was the model, who spent most of his adult life on horseback. While formally educated ministers in the traditional Calvinistic denominations stayed at home east of the Allegheny Mountains, earning good salaries, Baptist[6] circuit-riding preachers worked without pay,[7] and the Methodists worked for very low salaries.[8] Neither group of missionaries had a permanent place of rest. There were 750 Congregational churches in 1780, and about 500 Presbyterian congregations and 450 Baptist congregations. The Methodists were barely visible. By 1900, there were almost 50,000 Baptist congregations, almost 54,000 Methodist congregations, 15,452 Presbyterian, 5,604 Congregational (liberal), 6,264 Episcopal (liberal).[9] Episcopalians and Congregationalists were hardly visible west of Appalachia or south of the Mason-Dixon line, except in large cities.

Jesus was telling the scribe that to follow Him, he would have to become one of the uprooted. He did not tell him he could not join the disciples, but He warned him of the high price.

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5. Thomas Cahill, *How the Irish Saved Civilization: The Untold Story of Ireland's Heroic Role from the Fall of the Roman Empire to the Rise of Medieval Europe* (New York: Talese-Doubleday, 1995). This is a popularly written book, not a scholarly history.

6. At the outbreak of the Second Great Awakening (1800–40), Baptists in the South were Calvinistic. Christine Leigh Heyrman, *Southern Cross: The Beginnings of the Bible Belt* (New York: Knopf, 1997), p. 153. American Baptists' confession of faith was the Philadelphia Confession (1707), which was basically the Second London Confession (1689), a modification of the Westminster Confession of Faith (1647). See William L. Lumpkin, *Baptist Confessions of Faith*, rev. ed. (Nashville, Tennessee: Judson Press, 1969).

7. They were supposed to have secular employment. This included permanent ministers. Roger Finke and Rodney Stark, *The Churching of America, 1776–1990: Winners and Losers in Our Religious Economy* (New Brunswick, New Jersey: Rutgers University Press, [1992] 1994), p. 104.

8. About $80 a year in the early 1800s, raised to $100 after the death of Bishop Francis Asbury in 1816: *ibid*., p. 115. Gold was at $20 per ounce in that era.

9. Edwin Scott Gaustad, *Historical Atlas of Religion in America* (New York: Harper & Row, 1962), p. 44, Figure 33.

B. Let the Dead Bury the Dead

The second inquirer was already a disciple, but not one of the permanent wanderers. He was ready to join the wanderers, almost. But first he had to go and bury his father. Jesus dismissed the ritual as trivial. "Let the dead bury the dead." This statement was an epitaph on the grave of Old Covenant Israel.

Filial piety is basic to almost every civilization. It was the heart of classical religion.[10] It was also important in Israel. Isaac and Ishmael came together to bury Abraham (Gen. 25:9). Jacob and Esau buried Isaac (Gen. 35:29). Yet Jesus told the prospective disciple to break with tradition and immediately join the band of wanderers. In a sense, Jesus' inner circle wandered in circles. They were no longer part of the normal pattern of family life in Israel.

The would-be wanderer had to assess the importance of becoming one of the inner circle, of being present at the creation of a new world order. Was it worth defying convention? To defy this convention would be to move outside of polite society. He would become an outcast. If he did not bury his father, his son might not bury him. This, in fact, was quite likely. Jesus later warned them: "Suppose ye that I am come to give peace on earth? I tell you, Nay; but rather division: For from henceforth there shall be five in one house divided, three against two, and two against three. The father shall be divided against the son, and the son against the father; the mother against the daughter, and the daughter against the mother; the mother in law against her daughter in law, and the daughter in law against her mother in law" (Luke 12:51–53).

But it was more than division within households. The followers of Jesus would have to participate in the covenantal burial of Israel. It was not just that his father was dead; it was that his nation was dying. The Old Covenant order was dying, which included the Mosaic order. The new Israel of God was being born. This new Israel in history is the church.[11] This new Israel would not attend the burial of the old Israel. In fact, the new Israel was warned to flee from the old Israel when the signs of the imminent burial appeared (Luke 21:20–22). When Rome's legions arrived, the church was to have departed,

10. Numa Denis Fustel de Coulanges, *The Ancient City: A Study on the Religion, Laws, and Institutions of Greece and Rome* (Garden City, New York: Doubleday Anchor, [1864] 1955), Book II.

11. "And as many as walk according to this rule, peace be on them, and mercy, and upon the Israel of God" (Gal. 6:16). This has always been a problem text for dispensationalists.

which church tradition subsequently said it did, fleeing to the non-Judaic town of Pella.

C. Don't Look Back

The third man wanted to return home to say farewell to his family. This surely is an acceptable practice in any culture. But Jesus did not tolerate any delay. "And Jesus said unto him, No man, having put his hand to the plough, and looking back, is fit for the kingdom of God" (v. 62). The classic example of looking back is Lot's wife. She looked back to Sodom and was turned into a pillar of salt (Gen. 19:26). The text does not say why she looked back. Her motivation may have been curiosity.

This passage uses a metaphor: plowing. The plowman has begun to plow the field. He is not to look back. The allusion does not have anything to do with determining if the furrow is straight. It has to do with looking back at the place of rest. In this case, the man wanted to go home. Jesus warned him that any delay would make him ineligible for kingdom service.

The man who begins his kingdom labor may be dissuaded by family in the early stages. There are many reasons why a man's relatives might discourage him. They may have other plans for him in the family inheritance. They may regard Christ's message as controversial. They have influence over him. They may be successful in their efforts to bring him back to normal. Jesus warned him that nothing should lure him back, not even a glance to the rear.

Conclusion

Jesus warned these men to put first things first: to set their top priority. Joining the wanderers would mean giving up home, bed, and pillow. Jesus had done this; His followers would, too. Was the scribe ready to pay this price? Joining the wanderers would also mean giving up traditions. Burying one's father was a very old tradition in Israel. That tradition was about to go. The new Israel would soon be at war with old Israel. The household would be divided. The would-be wanderer was told it was time to choose: covenantal life or covenantal death. Jesus told him to choose life. The third man was told much the same: do not put family concerns above kingdom concerns.

He was telling them that the New Covenant would supersede the Old. To join Him would be to take a different covenant oath. They

could no longer live halfway between the Old World Order and the New World Order. For a brief time, it might have looked as though that was possible, but it was not. The dead would have to bury the dead. The living would have to wander. Within one generation, they would have to flee. "And when ye shall see Jerusalem compassed with armies, then know that the desolation thereof is nigh. Then let them which are in Judaea flee to the mountains; and let them which are in the midst of it depart out; and let not them that are in the countries enter thereinto. For these be the days of vengeance, that all things which are written may be fulfilled" (Luke 21:20–22).[12]

12. David Chilton, *The Great Tribulation* (Tyler, Texas: Dominion Press, 1987).

21

THE GOOD SAMARITAN

And Jesus answering said, A certain man went down from Jerusalem to Jericho, and fell among thieves, which stripped him of his raiment, and wounded him, and departed, leaving him half dead. And by chance there came down a certain priest that way: and when he saw him, he passed by on the other side. And likewise a Levite, when he was at the place, came and looked on him, and passed by on the other side. But a certain Samaritan, as he journeyed, came where he was: and when he saw him, he had compassion on him, And went to him, and bound up his wounds, pouring in oil and wine, and set him on his own beast, and brought him to an inn, and took care of him. And on the morrow when he departed, he took out two pence, and gave them to the host, and said unto him, Take care of him; and whatsoever thou spendest more, when I come again, I will repay thee. Which now of these three, thinkest thou, was neighbour unto him that fell among the thieves?

LUKE 10:30–36

The theocentric principle here is God as a healer and defender. He is the sanctions-bringer: point four of the biblical covenant.[1]

A. Selfless Assistance

This parable was given in response to a lawyer's trick question: "Who is my neighbor?" In other words, "What person am I supposed to love as much as I love myself?" Jesus' answer: your neighbor is the person, because he is nearby, whom you should personally assist in his time of crisis.

The Samaritan was a stranger in Israel. On a journey, he came across an injured man. The man had been lying in the road. First,

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

a priest had passed him by; then, a Levite did the same. Having received no help from these religious officers, he was then assisted by a Samaritan, i.e., a religious rival.

Why did they pass him by? Perhaps they feared that the man's assailants were still in the neighborhood. Better to walk away quickly and avoid danger. Or perhaps they believed he was dead. If a Jew touched a dead man's body, he became unclean for a week. "He that toucheth the dead body of any man shall be unclean seven days. He shall purify himself with it on the third day, and on the seventh day he shall be clean: but if he purify not himself the third day, then the seventh day he shall not be clean" (Num. 19:11–12). This was a nuisance, but it was not a disaster. It meant that he could not enter the temple (Num. 19:13). Perhaps they had business to conduct at the temple.

The wounded man was not a ritualistic threat to a Samaritan, who would not be entering the temple. The Samaritan was willing to examine the man closely to see if he was alive. He was also willing to assist him with his wounds. He took him to an inn, paid for his lodging, and promised the innkeeper that he would return and pay for any additional expenses incurred by the innkeeper in treating the wounded man.

This was selfless assistance. The Samaritan had no guarantee of repayment. Still, he helped the man. Why? Because he understood that the man was his neighbor. They were both on the same road, facing the same risks. They shared a common environment. They were therefore neighbors. The Samaritan understood Jesus' ethical principle, which we call the golden rule: "And as ye would that men should do to you, do ye also to them likewise" (Luke 6:31).[2]

This was a warning to the lawyer: do not define "neighbor" on the basis of shared religion. Define it by *shared community*. People who are in close proximity are neighbors. They share the same risks. They should help each other in a time of crisis, expecting nothing in return. "Love thy neighbor as thyself, but choose your neighborhood," quipped Louise Beal. This is what most Americans do today. We choose our neighborhoods very well. We choose them so well that marketers can use our postal zip codes to estimate what brands of automobiles we are most likely to own, or which magazines we probably subscribe to. The final four digits in our nine-digit zip codes reveal such neighborhood information: as many as 66 separate lifestyle types.[3] Marketers know, through computerized data, what we

2. Chapter 10.

3. Michael J. Weiss, *The Clustering of America* (New York: Harper & Row, 1988). At the

do not even rationally perceive when we choose our neighborhoods: just how astoundingly well we choose them.

The good Samaritan did not choose his neighborhood that day on the basis of "safety first" or "live close to neighbors who will not need much assistance." He chose it as a way to get to Jericho. When he found a beaten man in his temporary neighborhood, he aided him.

The action of the Samaritan was comparable to making a charitable loan. "But love ye your enemies, and do good, and lend, hoping for nothing again; and your reward shall be great, and ye shall be the children of the Highest: for he is kind unto the unthankful and to the evil" (Luke 6:35).

B. Self-Interested Assistance

The commentators never discuss the importance of the innkeeper. This is a mistake. The innkeeper was important to both the Samaritan and the wounded man. He offered a place for the wounded man to stay. He offered care. He also offered credit for the Samaritan. Without these services, the Samaritan's task would have been far more expensive and difficult.

The innkeeper had to make a decision to trust the Samaritan. There was no guarantee that he would be paid beyond the initial payment. He had to make an assessment of the Samaritan's character. His decision was made easier by the situation. Here was a religious stranger who was treating a wounded man as a brother. He was paying for services rendered. Could he be trusted to pay any extra expenses? The Samaritan seemed reliable. He was an ethical person, as far as the innkeeper could see.

Nevertheless, there was risk involved. How did the innkeeper know that the Samaritan would return? Who would pay if he failed to return? The wounded man? His family? But who was he? Where did his family live? The innkeeper had to judge the likelihood of repayment based on his previous experience. He had to decide whether to accept this obligation at the request of a stranger.

The innkeeper offered a service. He hoped for a return on his expenditures. He was in business to serve others. He was not running a nonprofit charity. But his business made the task of the charitable Samaritan much easier.

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time of publication, only 40 cluster neighborhoods had been identified. A marketing site allows you to specify any United States postal Zip Code and learn its five most common lifestyles: claritas360.claritas.com/mybestsegments/ (accessed, January 16, 2021).

A society needs innkeepers. It needs people who offer services for payment. The charity of the Samaritan was exceptional. The good Samaritan has served for centuries as a fine model of ethical behavior, but a society cannot be run on the assumption that such behavior will become common. Even if it should become common, charities still need to buy specialized services. There will be far more of these services offered for sale in a society that allows profit-seeking entrepreneurs to sell them profitably.

C. The Socialist Alternative

The socialist believes that the innkeepers of this world should be compelled to act as charitable Samaritans. He knows that innkeepers will not act charitably in most cases. So, he calls for the state to confiscate wealth from taxpayers and then use the money to fund the care of wounded travelers—and millions of other victims.

This raises many problems. Which government agency should pay the innkeeper? How much should he be paid? After all, profit-seeking innkeepers should not be allowed to gouge the government. There must therefore be fixed prices and enforceable standards of care. There must be forms to fill out and submit. There may be long delays in payment. Some innkeepers will try to get out of the business of providing services to government-funded victims on a regulated basis. Should this be allowed? If it is allowed, this will place a heavy a burden on all of the other innkeepers.

Innkeepers are rarely good Samaritans. Neither are most taxpayers. What can the state's employees do about this? The state possesses no resources that it does not gain apart from the threat of violence. The only way for the state to deal with the problem of wounded victims is by coercion. But coercion predictably reduces both voluntary cooperation and the standard of care. It turns health care into a government-funded bureaucratic profession.

This parable rests on the assumption that a moral obligation to help a victim is not a legal obligation to be enforced by civil law. Individuals are encouraged to offer positive sanctions. The state is not supposed to make such an offer, for it holds a legal monopoly of violence. Its function is to impose negative sanctions on evil-doers (Rom. 13:1–7).[4] Its task is not to make men righteous. That is God's exclusive prerogative.

4. Gary North, *Cooperation and Dominion: An Economic Commentary on Romans* (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 11.

D. Who Is My Neighbor?

Rev. Timothy Keller discussed this parable in his chapter in a book written by the faculty of Westminster Theological Seminary, *Theonomy: A Reformed Critique* (1990). He wrote: "*Anyone* in need is my neighbor—that is the teaching of the Good Samaritan parable."[5] Nowhere have I heard this argument more forcefully presented: the Jericho road is every highway and byway on earth, and all the off-road residences as well. This statement, if taken seriously—and no one on earth has ever taken it seriously *institutionally*, including Rev. Keller—means that there is no escape from the ideal of absolute economic equality. No matter where we are on earth, if we have a brass farthing more than anyone else on earth, we are not being good Samaritans.

If believed and obeyed, his position would de-capitalize faithful Christians. They would feel morally compelled to give away everything they own for the sake of the poor in general. The church has never believed this. Why, then, did Rev. Keller make the statement?

Perhaps Rev. Keller would add qualifications. Maybe he really didn't mean that *anyone* in need is my neighbor, if that also means that I am in any way legally or morally obligated to help my neighbors. (If it does not mean this, however, why did he bring it up?) He may mean something else. But he never said what he meant. What he wrote is theologically radical.

Rev. Keller presented his theology of welfare in the section, "The Issue of Conditions." In it, he attacked Ray Sutton's paper, "The Theology of the Poor." Rev. Sutton argued there that churches are not required by God to give money to drug addicts and drunks. A chronic repeater of some offense is also not entitled to aid. "To give to him unconditionally, sight unseen, is a waste of God's money." The underlying covenant theology—a covenant theology with *sanctions* (point four of the biblical covenant)[6]—led Rev. Sutton to this conclusion. This conclusion is precisely what repelled Rev. Keller. Rev. Sutton replied to Rev. Keller in detail in *Theonomy: An Informed Response*.[7] Here I need only to summarize Rev. Keller's position.

Rev. Keller insisted that "When God's grace first comes to us, it comes unconditionally, regardless of our merits."[8] Rev. Keller then

5. *Theonomy: A Reformed Critique*, eds. William S. Barker and W. Robert Godfrey (Grand Rapids, Michigan: Zondervan Academie, 1990), p. 275.

6. Sutton, *That You May Prosper*, ch. 4.

7. *Theonomy: An Informed Response*, ed. Gary North (Tyler, Texas: Institute for Christian Economics, 1991), ch. 9.

8. Keller, p. 276.

made this leap of faith: "*At first*, we should show mercy to anyone in need, as we have opportunity and resources. We should not turn them away by analyzing them as 'undeserving' even if sin is part of the complex of their poverty."[9] Where is a single Bible reference that supports this view? Are we omniscient, the way God is? No. Then why discuss our obligations to give charity in the context of what a sovereign God does? Why not turn to biblical law to decide what we are responsible for? Answer: *because that would be theonomic*. Rev. Keller did not think much of theonomy. "Many of my criticisms of their response to the poor rest on deeper reservations I have with their interpretation of the Old Testament civil code."[10] Furthermore, "the reconstructionists in their mode of interpretation and application of the Old Testament do not appear to me to be sensitive to the progress of biblical theology."[11] But, of course, "Nothing that I just said is meant to deny that Israel's code is full of God's wisdom and is all applicable to our own culture. No area of life is untouched by God's law."[12]

Year after year, theonomists receive this sort of criticism. "No, we don't want Old Testament laws. Yes, these laws are valuable. No, there are no biblical blueprints. Yes, we must honor biblical principles. No, we must not appeal to the Old Testament law code for our civil laws. Yes, we must respect them. No, we should not be biblicists. Yes, we must pay attention to God's moral principles." It gets confusing. You would almost think that these people are theologically schizophrenic.

Conclusion

The parable of the good Samaritan deals with the question of loving one's neighbor. The Samaritan was the wounded man's neighbor because he helped the man when the opportunity arose. The opportunity arose because they were both travellers on the same road. The priest and the Levite were also travellers on that road, but they did not help. They refused to act as neighbors. Jesus chose the highest ecclesiastical officers as His examples of how not to serve as neighbors. This deliberate provocation could not have been missed by members of both groups. He was making it clear that the concept of neighbor is broader than either race or confession. It has to do with shared cir-

9. *Ibid.*, pp. 276–77.
10. *Ibid.*, p. 288.
11. *Ibid.*, pp. 288–89.
12. *Ibid.*, p. 289.

cumstances and close proximity. It also has to do with need or weakness. It has to do with the golden rule (Luke 6:32).[13]

13. Chapter 10:A.

22

ANSWERED PRAYER: SOMETHING FOR NOTHING

And I say unto you, Ask, and it shall be given you; seek, and ye shall find; knock, and it shall be opened unto you. For every one that asketh receiveth; and he that seeketh findeth; and to him that knocketh it shall be opened. If a son shall ask bread of any of you that is a father, will he give him a stone? or if he ask a fish, will he for a fish give him a serpent? Or if he shall ask an egg, will he offer him a scorpion? If ye then, being evil, know how to give good gifts unto your children: how much more shall your heavenly Father give the Holy Spirit to them that ask him?

LUKE 11:9–13

The theocentric principle here is this: God is absolutely sovereign over history. He possesses the power to answer any prayer. This is point one of the biblical covenant: transcendence.[1]

A. Persistent Prayer

A question that everyone who prays will eventually ask himself (and God) is this: "Why has God refused to answer this particular prayer?"

In the immediately previous passage, Jesus compared the correct prayer strategy with a request by a man late at night for his neighbor to lend him three loaves of bread, so that he can feed a surprise guest. The neighbor refuses; he is already in bed. The supplicator asks again. The listener eventually capitulates. "I say unto you, Though he will not rise and give him, because he is his friend, yet because of his importunity he will rise and give him as many as he needeth" (v. 8). The same view of persistent prayer appears in Luke 18:1–6: the

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 1. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 1.

parable of the unjust judge and the nagging widow. She receives a verdict because she will not leave him alone.[2]

These are very peculiar commands. They indicate that we should pray to God as if He were either inconsiderate, lazy, or unjust. We should keep coming back with our request, as if we could nag God into action on our behalf. These are "as if" commands. God really is not like this, yet we should deal with Him as if He were.[3] Effective prayer is supposed to be a form of nagging. We are not supposed to expect God to answer an important request just because we have made our request known to Him, once.

There is an exception to this strategy of nagging prayer. Paul had an unspecified affliction that was interfering with his ministry, or so he thought. God refused to heal him. God told him that the affliction was there to keep him from becoming exalted and therefore proud. Pride would have hurt his ministry more than the affliction did. So, after three requests, Paul ceased to pray for deliverance. "And lest I should be exalted above measure through the abundance of the revelations, there was given to me a thorn in the flesh, the messenger of Satan to buffet me, lest I should be exalted above measure. For this thing I besought the Lord thrice, that it might depart from me. And he said unto me, My grace is sufficient for thee: for my strength is made perfect in weakness. Most gladly therefore will I rather glory in my infirmities, that the power of Christ may rest upon me. Therefore I take pleasure in infirmities, in reproaches, in necessities, in persecutions, in distresses for Christ's sake: for when I am weak, then am I strong" (II Cor. 12:7–10). So, some prayers are not going to answered positively—what we might call requests for scorpions. The supplicator thinks that a hoped-for egg will do him good. He is wrong. It is a scorpion's egg.

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2. Chapter 42.

3. Another "as if" doctrine is the doctrine of erasure from the book of life. "He that overcometh, the same shall be clothed in white raiment; and I will not blot out his name out of the book of life, but I will confess his name before my Father, and before his angels" (Rev. 3:5). "And if any man shall take away from the words of the book of this prophecy, God shall take away his part out of the book of life, and out of the holy city, and from the things which are written in this book" (Rev. 22:19). How do we know that these are "as if" teachings? Because of Paul's doctrine of perseverance. "Who shall lay any thing to the charge of God's elect? It is God that justifieth. Who is he that condemneth? It is Christ that died, yea rather, that is risen again, who is even at the right hand of God, who also maketh intercession for us. Who shall separate us from the love of Christ? shall tribulation, or distress, or persecution, or famine, or nakedness, or peril, or sword?" (Rom. 8:33–35). "For I am persuaded, that neither death, nor life, nor angels, nor principalities, nor powers, nor things present, nor things to come" (Rom. 8:38).

B. The Holy Spirit

The greatest of all answers to prayer is the gift of the Holy Spirit. "If ye then, being evil, know how to give good gifts unto your children: how much more shall your heavenly Father give the Holy Spirit to them that ask him?" (v. 13). We must begin with this presupposition: we are evil. We do not deserve God's grace, i.e., His economic subsidy to us of answered prayer. Effective prayer must begin with this implicit confession. Sometimes it has to be explicit. "And the publican, standing afar off, would not lift up so much as his eyes unto heaven, but smote upon his breast, saying, God be merciful to me a sinner. I tell you, this man went down to his house justified rather than the other: for every one that exalteth himself shall be abased; and he that humbleth himself shall be exalted" (Luke 18:13–14).

Having heard this confession, the Holy Spirit will then pray on our behalf. This is intercession: point two of the biblical civenant: representation.[4] He will pray comprehensively, beyond what we can imagine. "Likewise the Spirit also helpeth our infirmities: for we know not what we should pray for as we ought: but the Spirit itself maketh intercession for us with groanings which cannot be uttered. And he that searcheth the hearts knoweth what is the mind of the Spirit, because he maketh intercession for the saints according to the will of God" (Rom. 8:26–27). This passage precedes one of the most comforting verses in the New Testament: "And we know that all things work together for good to them that love God, to them who are the called according to his purpose" (v. 28).

C. Prayer and Predestination

Faithful prayer must be seen in the context of Romans 8:28. The key phrase is "all things." This does not imply that a Christian who does not pray will have bad things happen to him as a necessary consequence. Painful things may happen to him, but not bad things. God's predestination is comprehensive. The comprehensive plan of God and the comprehensive sovereignty of God work together to secure *exclusively good results* for covenant-keepers. "For whom he did foreknow, he also did predestinate to be conformed to the image of his Son, that he might be the firstborn among many brethren. Moreover whom he did predestinate, them he also called: and whom he called, them he also justified: and whom he justified, them he also glorified. What shall we

4. Sutton, *That You May Prosper*, ch. 2.

then say to these things? If God be for us, who can be against us? He that spared not his own Son, but delivered him up for us all, how shall he not with him also freely give us all things?" (Rom. 8:29–32).

1. The Wish

The covenant-breaker's equivalent of a prayer is the wish. Middle Eastern stories of genies that offer three wishes are beloved by children in the West. "If only I could get my three wishes!" The person who dreams of having his wishes come true does not recognize that we cannot change just one thing. There are always unforeseen and unintended consequences of our actions. A magical wish would compound these consequences, for such a wish upsets the limits that God has placed on historical cause and effect. A magical wish seeks to remove the wish-maker from the limits imposed on creation by God's curse (Gen. 3:17–19).[5] So does a prayer, but there is this crucial difference: a wish, if granted by a supernatural power, would be granted by something without omniscience to someone without omniscience. The wish would produce unintended consequences. These consequences would place the supplicator more deeply into the power of a supernatural creature.

God does not grant wishes. He answers prayers. There are no unintended consequences for God. When He answers a prayer, the new conditions are part of His comprehensive predestination. He does not predestinate in either a vacuum or a sea of chance. *The context of prayer is God's comprehensive predestination* (Rom. 8:29–30). The context of wishes is either chance (luck) or fate, both of which are impersonal.[6] An answered supernational wish might well gain a person's limited goal, but only on the assumption that both the wish-maker and the wish-provider operate in an impersonal universe. The universe is not impersonal. It is personal—cosmically personal.

2. God's Providential Plan

Our prayers are part of God's providential plan. They have been predestined by God. We pray, and God responds positively to us. The problem we have as creatures is this: not being omniscient, we cannot see the hoped-for but limited results of any of our prayers

5. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, [1982] 2012), ch. 12.

6. On the fate vs. luck dualism in pagan Roman culture, see Charles Norris Cochrane, *Christianity and Classical Culture: A Study in Thought and Action from Augustus to Augustine* (New York: Oxford University Press, [1944] 1957), pp. 158–60.

whenever they are treated by God as uninformed wishes. God refuses to grant us our poorly informed requests. In fact, if He did grant such a request, we would be harmed. This is what happened to the Israelites in their rebellion in the wilderness. "And he gave them their request; but sent leanness into their soul" (Ps. 106:15). He brought them under judgment. Psalm 106 recounts their continual rebellion. They survived only because Moses intervened before God on their behalf (v. 23). He prayed the most powerful prayer that anyone can pray, a prayer that upholds God's name and reputation.

> And the LORD said unto Moses, I have seen this people, and, behold, it is a stiffnecked people: Now therefore let me alone, that my wrath may wax hot against them, and that I may consume them: and I will make of thee a great nation. And Moses besought the LORD his God, and said, LORD, why doth thy wrath wax hot against thy people, which thou hast brought forth out of the land of Egypt with great power, and with a mighty hand? Wherefore should the Egyptians speak, and say, For mischief did he bring them out, to slay them in the mountains, and to consume them from the face of the earth? Turn from thy fierce wrath, and repent of this evil against thy people. Remember Abraham, Isaac, and Israel, thy servants, to whom thou swarest by thine own self, and saidst unto them, I will multiply your seed as the stars of heaven, and all this land that I have spoken of will I give unto your seed, and they shall inherit it for ever. And the LORD repented of the evil which he thought to do unto his people (Ex. 32:9–14).

God grants our requests, but He does so by way of His omniscience. He knows what we really need. We often do not know. He also knows our hearts. We are too often self-deceived. "The heart is deceitful above all things, and desperately wicked: who can know it? I the LORD search the heart, I try the reins, even to give every man according to his ways, and according to the fruit of his doings" (Jer. 17:9–10). He answers our prayers the long way around, granting us the things that are good for us, not always granting the things we request.

Here, I reprint my comments on Matthew 7:7–12.[7]

D. A Program of Cost-Effective Seeking

Here is one of the greatest promises in the Bible: "And I say unto you, Ask, and it shall be given you; seek, and ye shall find; knock, and it

7. This is adapted from chapter 16 of Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012).

shall be opened unto you" (Luke 11: 9). It is comparable to this promise: "If ye have faith as a grain of mustard seed, ye shall say unto this mountain, Remove hence to yonder place; and it shall remove; and nothing shall be impossible unto you" (Matt. 17:20b). What are we to make of all this?

First, seeking is the outworking of faith. Faith is a means of risk-reduction.[8] But this passage goes further: active seeking is a means to wealth accumulation. The good things of life are available for the seeking—not just for the asking, but the seeking. Seeking is a program that combines faith, identification of the items desired, planning to gain these items, and a unique means of securing the completion of the plan. This final stage is generally referred to as the golden rule. All elements must be present for the program to work as outlined here.

The first step listed here is *asking*, but it is not the first step in the seeking process. The seeker must already have identified whatever it is that he wants. This takes great spiritual maturity. This is the most difficult aspect of the entire procedure. He must identify his own scale of values. Put another way, he must identify his priorities and the reasons for them. He must seek conformity of his priorities to God's written revelation. The Gospel of Matthew makes it plain that the supreme priority is the kingdom of God. This is the covenant-keeper's method of fulfilling the dominion covenant (Gen. 1:27–28).[9]

The second step is the planning stage: *seeking*. Once he knows what it is he is after, he must think about how he can attain his goal. He must develop a plan of action. He must get from here to there. I have argued elsewhere that this plan consists of two parts, once the goal is identified: (1) estimating the price; (2) estimating the time frame. The shorter the time frame, the more it will cost to complete the plan. We do not get something—above all, time—for nothing.

The third step—*knocking*—is Jesus' way to describe prayer. His definition underlies another passage on prayer, the parable of the woman and the unjust judge (Luke 18:1–6). This is the model for constant prayer. We are to pray to God as if He were an unjust judge. He who prays faithfully must be stubborn. If a prayer is worth praying, it is worth praying again.

The frustration of unanswered prayer is always a threat to the faith of the godly person who prays in faith. *Unwavering faith is important*

8. *Ibid*., ch. 15.
9. North, *Sovereignty and Dominion*, ch. 4.

for getting prayers answered. "If any of you lack wisdom, let him ask of God, that giveth to all men liberally, and upbraideth not; and it shall be given him. But let him ask in faith, nothing wavering. For he that wavereth is like a wave of the sea driven with the wind and tossed. For let not that man think that he shall receive any thing of the Lord. A double minded man is unstable in all his ways" (James 1:5–8).[10] It takes courage to pray this way: the courage to expect God to answer the prayer. Unanswered prayer is a temptation to disbelieve the promise and therefore the One who made the promise.

Moses told Joshua to exercise courage. "And Moses called unto Joshua, and said unto him in the sight of all Israel, Be strong and of a good courage: for thou must go with this people unto the land which the LORD hath sworn unto their fathers to give them; and thou shalt cause them to inherit it. And the LORD, he it is that doth go before thee; he will be with thee, he will not fail thee, neither forsake thee: fear not, neither be dismayed" (Deut. 31:7–8).[11] The same kind of courage must underlie successful prayer. This degree of courage is not given to every Christian, or even most Christians.

E. Good Things for the Asking

"How much more shall your Father which is in heaven give good things to them that ask him?" The child asks for bread. The father does not give him a stone. The child asks for fish. The father does not give him a scorpion. The first request is minimal: bread. The second is for something extra: fish. Giving a stone would be an evil response to a child's request for bread. Giving a scorpion for the request for fish would be even worse.

What was Jesus' point? That men, being evil, do good things to those whom they love. How much more does God do good things for those whom He loves?

But what if the child had asked for a stone to cast at an enemy? Would a wise father grant him his request? No. How much more would a wise father not grant a child's request for a scorpion? Of what good use is a scorpion to a child? What Jesus maintained here was that a legitimate request from a child should be answered by his father. So is God's open hand in relation to His children.

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10. Gary North, *Ethics and Dominion: An Economic Commentary on the Epistles* (Dallas, Georgia: Point Five Press, 2012), ch. 32.

11. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 74.

What seems legitimate in our eyes may be the equivalent of a scorpion in our lives: a deadly gift. We lack insight into our own hearts. We are not always good judges of character, especially our own.

The father's gift to a child in response to a legitimate request should be our model for understanding God's responses to our prayers. If we do not see our prayers answered, then the fault may be in our assessment of our needs or perhaps our assessment of the times. The father gives his son bread, but not every time the son may ask throughout the day. Similarly, God gives us what we need when we need it. What defines our need? God's calling and timing. We must see our needs in terms of God's kingdom. The theme of God's kingdom is found throughout Matthew. The kingdom is central; we are not.

Job asked God for death. "Oh that I might have my request; and that God would grant me the thing that I long for! Even that it would please God to destroy me; that he would let loose his hand, and cut me off! Then should I yet have comfort; yea, I would harden myself in sorrow: let him not spare; for I have not concealed the words of the Holy One. What is my strength, that I should hope? and what is mine end, that I should prolong my life?" (Job 6:8–11). God had other plans for Job: blessing (Job. 42). He did not grant Job's request.

What is good for covenant-keeping man? Whatever is good for God. *The proper criteria of good are theocentric*. Through the power of prayer, covenant-keepers are enabled to participate in the extension of God's kingdom. They see their prayers come to pass in history. But these answered prayers extend God's kingdom in history. Prayers are answered in history; the kingdom is extended through answered prayers in history.

F. Something for Nothing

Prayers are a way to gain our objective without paying for it in full. They are a way to get something for nothing. For example, we pray for guidance. This is another way of saying that we ask God to lower our search costs. We pray for a positive outcome from our investment of money, time, and labor. We are asking for an above-market rate of return. We pray for success. We are asking for a reduced risk of failure.

A prayer is our admission to God that the risk-reward ratio is too high for us. *We request a subsidy from God*. We admit that, apart from

God's intervention on our behalf, we are likely to fail. God then searches our hearts. Why are we pursuing the matter? What is our motive? Is it personal success for ourselves? If so, we are placing ourselves at risk spiritually. "But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided? So is he that layeth up treasure for himself, and is not rich toward God" (Luke 12:20–21).[12] *Rich toward God:* here is the correct motive.

The extension of God's kingdom requires capital. It requires dedicated people. It requires confident people. God provides His servants with capital, dedication, and confidence. Prayer is important as a source of supply for all three shortages.

Prayer offers advantages to covenant-keepers who are active kingdom-builders. It opens the door to God's subsidies to Himself by way of His people. It gives them an advantage over covenant-breakers. While covenant-breakers sometimes invoke incantations or other formulaic appeals to the occult supernatural realm, their requests suffer from these major defects: their own covenant-breaking status, the implacable hostility of their wish-providing sources, their own lack of omniscience, and the lack of omniscience of their wish-providing sources.

Covenant-keepers are encouraged strongly to pray. *God wants to grant these subsidies*. He knows that the world is too complex for us to understand and deal with on our own. He wants us to adopt standard free market techniques for gaining success: thrift,[13] diligence in our work,[14] investment in our education,[15] honest dealing,[16] steadfastness,[17] and so forth. But these are insufficient in the long run to produce compound economic growth across the generations. We must also pray, tithe, attend church, confess our sins to God, and exercise all of the other spiritual disciplines. So must our heirs.

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12. Chapter 25.

13. "There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up" (Prov. 21:20).

14. "And whatsoever ye do, do it heartily, as to the Lord, and not unto men; Knowing that of the Lord ye shall receive the reward of the inheritance: for ye serve the Lord Christ" (Col. 3:23–24).

15. "Study to shew thyself approved unto God, a workman that needeth not to be asamed, rightly dividing the word of truth" (II Tim. 2:15).

16. "Just balances, just weights, a just ephah, and a just hin, shall ye have" (Lev. 19:36a).

17. "And Jesus said unto him, No man, having put his hand to the plough, and looking back, is fit for the kingdom of God" (Luke 9:62).

Humanistic economics denies this. The humanistic economist assumes that the God of the Bible and His covenant law are important only insofar as men think they are. Prayer, church attendance, and other acts of subordination to God may motivate some men to greater effort, but the economist is agnostic regarding the existence of a God who objectively rewards such behavior. The economist's faith insists that men's faith in the future, not the content of their faith, is what matters in motivating them to plan for the future. Their faith in the future lowers their acceptable rate of interest, but God's historical sanctions are not part of the equation.

The judicial basis of God's subsidy to us is the cross. We receive something for nothing, but only because Jesus Christ paid the full penalty for our sin. *Prayer is therefore an aspect of grace: a gift unearned by us but earned by Christ*. He was not paid what He deserved, so that we might escape being paid what we deserve.

Conclusion

God is ready to hear the prayers of every covenant-keeper, day or night. *He is ready to answer these prayers, but only when they are to His advantage*. If they are to His advantage, then they are also to the advantage of His people. He who prays fervently prays on behalf of himself, but he is also implicitly or explicitly praying on behalf of the kingdom of God. *The extension of God's kingdom is more fundamental than anyone's self-interested wish list*. The Oscar-winning song in Walt Disney's full-length cartoon, *Pinoccio* (1939), declares the dream of covenant-breakers throughout history: "When you wish upon a star, makes no difference who you are." This theory of cause and effect is incorrect. It makes a very great difference who you are with respect to answered prayer. The deciding issue is one's kingdom membership.

23

TITHING IS NOT ENOUGH

> *And the Lord said unto him, Now do ye Pharisees make clean the outside of the cup and the platter; but your inward part is full of ravening and wickedness. Ye fools, did not he that made that which is without make that which is within also? But rather give alms of such things as ye have; and, behold, all things are clean unto you. But woe unto you, Pharisees! for ye tithe mint and rue and all manner of herbs, and pass over judgment and the love of God: these ought ye to have done, and not to leave the other undone.*
>
> LUKE 11:39–42

The theocentric principle here is that God is the cosmic owner of everything, so a token payment to Him is required of His stewards. This is an aspect of hierarchy: point two of the biblical covenant.[1]

A. The Tithe

Jesus had been invited to a meal in the home of a Pharisee. The Pharisee mentally noted ("marvelled") that Jesus did not wash his hands before eating (v. 38). This practice was not an Old Covenant requirement; it was a later addition to traditional Jewish law. Jesus then stung him with these words. There was nothing polite about His response. He was merciless in His condemnation, not just of this one Pharisee but of all of them. He would say the same thing in public on another occasion: "Woe unto you, scribes and Pharisees, hypocrites! for ye pay tithe of mint and anise and cummin, and have omitted the weightier matters of the law, judgment, mercy, and faith: these ought

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 2. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 2.

ye to have done, and not to leave the other undone" (Matt. 23:23)[2]

The tithe is man's affirmation of God's sovereign original ownership of the creation. The Bible is clear about what this percentage is: 10%. "And concerning the tithe of the herd, or of the flock, even of whatsoever passeth under the rod, the tenth shall be holy unto the LORD" (Lev. 27:32).[3] "For this Melchisedec, king of Salem, priest of the most high God, who met Abraham returning from the slaughter of the kings, and blessed him; To whom also Abraham gave a tenth part of all; first being by interpretation King of righteousness, and after that also King of Salem, which is, King of peace" (Heb. 7:1–2).[4]

It is frequently argued in my day that the Mosaic law required a tithe, but the New Testament does not impose this requirement. Both of these assertions are misleading. First, the payment of a tithe preceded the Mosaic law. As we have seen, Abraham tithed to Melchizedek, the priest of Salem (Gen. 14:20). Second, Luke 11:39–42 is explicit: the Pharisees owed a tithe on the smallest portion of their income. "These ought ye to have done."

A critic of mandatory tithing could argue that Jesus cited an Old Covenant requirement, but it does not bind us today. In other words, this command is found in the New Testament, but it was part of the Old Covenant order. The problem with this line of reasoning is that there is no passage in the New Testament that exempts the Israel of God—the church (Gal. 6:16)—from the tithe. What is the judicial basis of the supposed exemption? What has changed judicially? Is God any less the owner of the universe? Is He any less sovereign over history? Is the New Testament priesthood not entitled to the tithe that Melchizedek was entitled to, despite the fact that the Epistle to the Hebrews teaches that the New Testament church rests on Jesus' office as high priest, which is after the order of Melchizedek?

"But," the critic hastens to add, "Christians may want to give more than 10%!" A few might. Most of them give way, way less. No denomination today collects anywhere near 10%. This has been true throughout church history. But even if men choose to give more, this extra giving is part of their offerings. Old Covenant believers also gave offerings. The judicial issue then as now was this: What percent-

2. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 46.

3. Gary North, *Boundaries and Dominion: An Economic Commentary on Leviticus*, 2nd ed. (Dallas, Georgia: Point Five Press, [1994] 2012), ch. 37.

4. Gary North, *Ethics and Dominion: An Economic Commentary on the Epistles* (Dallas, Georgia: Point Five Press, 2012), ch. 29.

age of their net income do men owe God as His stewards?

The requirement to tithe 10% of one's income was not laid on the Pharisees alone. Jesus was not limiting His discussion of the tithe to the religious leaders. The tithe is God's portion, which is owed to His sacramental agency, the institutional church.[5] Abraham paid Melchizedek, who had presented Abraham with bread and wine: "And Melchizedek king of Salem brought forth bread and wine: and he was the priest of the most high God" (Gen. 14:18).[6] The Mosaic law required the Israelites to pay the Levites 10%, who in turn were to pay the priests 10% (Num. 18:26).[7] The priests were those members of the tribe of Levi who offered sacrifices in the temple. Only the priests were exempt from the tithe, as the final recipients of the tithe. There was no group above them to act as God's representatives for tithe-collection. (This principle of final recipient applies to the income received by ministers from the church.)[8]

The tithe is related to the sacraments because they are tokens of God's gracious provision to His people of the past atonement for our sins (baptism) and a future shared meal with Him (Lord's Supper). The Lord's Supper is a prelude to the marriage supper of the lamb to His bride, the church (Rev. 19:7–9). Because the sacraments are not to be sold, they are offered to all communicant church members, even those who do not pay their tithes. But the moral obligation to pay the tithe is still there, even for those who are not members of the church in their legal capacity as sons of Adam, who was a priest. This obligation relates to the priesthood of all believers. The tithe is what all men owe to God. God does not delegate to the state the authority to compel such payments. Covenant-keepers are supposed to honor God by paying 10% to the local church that sustains its share of God's common grace order in history. This is voluntary. Voting members should tithe as a condition of exercising the ecclesiastical franchise. This restriction is important in order to protect the church's treasury from members with personal agendas that they are not willing to fund by means of their own proportional giving to the church.

5. Gary North, *Tithing and the Church* (Tyler, Texas: Institute for Christian Economics, 1994). Gary North, *The Covenantal Tithe* (Powder Springs, Georgia: American Vision, 2011).

6. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, 2012), ch. 21.

7. Gary North, *Sanctions and Dominion: An Economic Commentary on Numbers*, 2nd ed. (Dallas, Georgia: Point Five Press, [1997] 2012), ch. 10.

8. The church can pay a minister enough to enable him to tithe back to the church, but this is just a form of internal accounting for the church.

Offerings are given by church members in addition to the tithe. Offerings can lawfully be donated to the church or to other charitable institutions. They are a way to express our thanks to God beyond the minimal requirement of the tithe. The common pastoral phrase in American Protestant churches is this: "We will now bring our tithes and offerings." Then designated agents pass collection plates down the aisles. The phrase is "tithes *and* offerings." It is not "tithes *or* offerings." But it is generally interpreted as the latter, even by pastors.

The tithe is a representative admission by man that God owns everything, which He does (Ps. 50:10).[9] It is a token payment that symbolizes God's original ownership of everything, including mankind. Ownership is theocentric. Christian economics begins with a declaration of God's original ownership.[10] In contrast, secular economics begins with scarcity, i.e., the results of God's curse (Gen. 3:17–19).[11] By beginning with scarcity, the secular economist begins with a fact of life that is acknowledged by most observers. Beginning with God's ownership would be regarded as theological, unprovable, and therefore epistemologically irrelevant.

B. Weightier Matters

The tithe is every man's minimal obligation to God. Beyond this, Jesus said, are weightier matters: the law, judgment, mercy, and faith (Matt. 23:23),[12] as well as giving alms and the love of God (Luke 11: 41–42). The tithe was not identified by Jesus as one of the weighty matters. Yet men's refusal to pay the tithe is universal, and has been throughout church history. *Covenant-keepers have enormous trouble in fulfilling what Jesus identified as a relatively minor matter*. It is therefore not surprising that they have even greater trouble with weightier matters.

The tithe is a token payment to God that testifies to His complete ownership of the creation. But it is a token in another sense: a token of covenant-keepers' ability to exercise law, judgment, mercy, and faith. When covenant-keepers pay their tithes to the local church, they are declaring that they are spiritually ready to begin considering the weightier requirements of the faith. *When they refuse to pay their*

9. Gary North, *Confidence and Dominion: An Economic Commentary on Psalms* (Dallas, Georgia: Point Five Press, 2012), ch. 10.

10. Gary North, *Inherit the Earth: Biblical Blueprints for Economics* (Ft. Worth, Texas: Dominion Press, 1987), ch. 1.

11. North, *Sovereignty and Dominion*, ch.12.

12. North, *Priorities and Dominion*, ch. 46.

tithes to the local church, they are saying that they are not ready to begin considering these weightier matters. This is what Jesus told the Pharisees in no uncertain terms. He condemned them publicly, yet they paid their tithes. Nevertheless, most Christians believe that Jesus does not offer an even worse condemnation of them when they refuse to pay their tithes, despite their greater knowledge of God through Christ.

Dominion begins with the payment of the tithe to the local church. Only then are covenant-keepers in a position to begin to extend God's comprehensive kingdom in history through law, judgment, mercy, faith, alms, and the love of God.

The institutional church finds itself on the defensive today. Christians have offered many excuses for the impotence of today's church: pessimistic eschatologies, original sin, easy believism, people's lack of theology, carnal Christianity, and so forth. This is not where we should begin our analysis. *Jesus implicitly began with men's failure to tithe*. He criticized the Pharisees because they had systematically refused to deal with weightier matters, even though they had paid their tithes. But Christians rarely pay their tithes.

In his commentary on Luke, Hendriksen denies the obvious, namely, that Jesus was here affirming the mandatory nature of the tithe. He interprets Jesus' words as requiring this of the New Testament Christian: "...(a) he should give systematically and proportionally, that is, in proportion to his ability (I Cor. 16:2); and (b) he should give generously and cheerfully (II Cor. 9:7)."[13] This nonspecific approach places Christians in a difficult position, not knowing how much is too little and therefore an insult to God. This confusion produces needless guilt in those who pay their tithes, and it also produces a seared conscience (I Tim. 4:2) in those who refuse.

Conclusion

The dominion covenant mandates tithing. The Christian who cannot bring himself to pay to the local church 10% of his net increase lacks both faith and self-discipline. He is like a would-be soldier who cannot bring himself to go through basic training. He is untrained in the basics, yet he hopes to give a good account of himself before God and men on the battlefield. He has handicapped himself in advance.

We should be cheerful about paying a tithe and even more. We should see this as an honor. We should learn to trust God for our

13. William Hendriksen, *New Testament Commentary: An Exposition of the Gospel According to Luke* (Grand Rapids, Michigan: Baker Book House, 1978), p. 640.

provisions. Jesus said, "Consider the lilies how they grow: they toil not, they spin not; and yet I say unto you, that Solomon in all his glory was not arrayed like one of these. If then God so clothe the grass, which is to day in the field, and to morrow is cast into the oven; how much more will he clothe you, O ye of little faith? And seek not ye what ye shall eat, or what ye shall drink, neither be ye of doubtful mind. For all these things do the nations of the world seek after: and your Father knoweth that ye have need of these things. But rather seek ye the kingdom of God; and all these things shall be added unto you" (Luke 12:27–31).[14] This takes faith to believe. Tithing is an initial practical step that allows us to test both our faith and God's response.

14. Chapter 26.

24

VALUE, PRICE, AND FEAR

> *Are not five sparrows sold for two farthings, and not one of them is forgotten before God? But even the very hairs of your head are all numbered. Fear not therefore: ye are of more value than many sparrows.*
>
> LUKE 12:6–7

The theocentric principle here is God's position as the one who imputes value. He does so in His office as cosmic Judge. He brings sanctions: point four of the biblical covenant.[1]

A. An Omniscient, Omnipotent God

1. The Fear of God

Fallen men live in fear. Fear is an inescapable concept. It is never a question of fear vs. no fear. It is a question of *what* we should fear. Adam did not fear God enough. We fear the world too much. Jesus warned: "And I say unto you my friends, Be not afraid of them that kill the body, and after that have no more that they can do. But I will forewarn you whom ye shall fear: Fear him, which after he hath killed hath power to cast into hell; yea, I say unto you, Fear him" (Luke 12:4–5). Because God brings the maximum sanction, Jesus told the disciples not to fear lesser sanctions. In the American slang expression, "Don't sweat the small stuff." For a covenant-keeper, the affairs of this life, other than God's redemption, is small stuff.

God sees the sparrows. They are inexpensive birds. God also sees

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch.42.

His people. They are worth more than sparrows. God has numbered the hairs on men's heads. This is a graphic way to describe God's omniscience. He understands our fears, needs, desires, hopes. He can evaluate the value of men in relation to sparrows.

God is a friend to all those who fear Him. Such people are wise. "The fear of the LORD is the beginning of wisdom: a good understanding have all they that do his commandments: his praise endureth for ever" (Ps. 111:10). The more that men fear God, the more they seek His grace to obey His law. The more that they fear God, the more He empowers them to obey Him. This is a tremendous blessing. Men learn to rely on Him for guidance and support.

Nevertheless, even faithful people are tempted to transfer their fear from God to the creation. The cares of this world seem to roll in on Christians like ocean waves in a hurricane. We feel overwhelmed by them. We fear these events because we feel that we are all alone. Somehow, God has forgotten us. He does not see that we are overwhelmed.

Jesus warned His listeners against thinking this way. God has not abandoned us. He has not forgotten us. Jesus used an economic comparison to make this point clear. What is the price of a sparrow? Not much. Yet God has not forgotten the sparrow. What is the value of a person? Far above the value of a sparrow. God knows how many hairs are on a person's head. God is aware of the intimate details of every man's condition. Jesus told His followers not to fear the external world. God has not abandoned His people. He is not unaware of what is happening to them. They do not sense His presence, but He is with them, day and night.

2. Stormy Waters

A good example of this was the experience of the disciples in the storm-tossed boat. Jesus was asleep. The storm did not awaken Him. The frantic efforts of the disciples to bail out water did not awaken Him, nor did the water. "And they came to him, and awoke him, saying, Master, master, we perish. Then he arose, and rebuked the wind and the raging of the water: and they ceased, and there was a calm. And he said unto them, Where is your faith? And they being afraid wondered, saying one to another, What manner of man is this! for he commandeth even the winds and water, and they obey him" (Luke 8:24–25).

The disciples at first had allowed Jesus to continue to sleep. They had worried about the storm. Then they had worried about the water

pouring in. Finally, they woke Him up, admitting their helplessness. They really imagined that God was about to sink the boat in which His son was sleeping. They really imagined that Jesus, in His sleep, was unaware of the storm. He must not have known what was going on, they concluded. Neither did God the Father. It was a case of the storm against the disciples, and the disciples were at wit's end. They had run out of solutions. They cried out to Jesus in despair.

Why bother to awake Jesus? What could He do? Calm the waters? They were amazed when He did this, so they must not have expected this. Then why did they awake Him? To say goodbye? That is not what they said. They were crying out in desperation, not knowing what to do or what to expect. They were out of proposed solutions.

There is no indication that they prayed before they awakened Him. They did not cry out to God, "Oh, God, your son is in the boat. We call upon you to protect Him and us by delivering us." They turned to Jesus only when they had run out of possible solutions, but not including prayer. It was this that was the essence of their unbelief: *autonomy first*. To bail water in a storm is sensible. To do so without invoking the name of Jesus is not sensible. Their refusal to do this, with Jesus actually present in the boat, indicates their lack of faith in God the Father to act on behalf of His son.

Jesus asked: "Where is your faith?" What a humiliating phrase! Yet these words condemn most Christians throughout their lives. We are supposed to be humble before God, so that we can exercise dominion over His creation. But when fear of the creation comes, we become humble before the creation and neglect our duties to God.

3. Fearing the Creation

For some Christians, learning this lesson is the most difficult spiritual task in their lives. They struggle with lack of trust in God. They fear even the storms of life that have not yet arisen. They are too much like the wicked: "The wicked flee when no man pursueth: but the righteous are bold as a lion" (Prov. 28:1). They live lives of quiet desperation. Yet the God whom they publicly profess is sovereign over everything. They know this. They say they believe that Jesus is Lord. Yet they worry. They do not exercise faith.

Why do covenant-keepers fear the creation? Do they really disbelieve what Jesus said here? Do they really think of themselves as of less value to God than a sparrow? God sent His son into this world as a man, not as a sparrow. This shows us how valuable a man is in

God's sight. But covenant-keepers have difficulty internalizing this information and living in terms of it. They are eaten up with fear. This is one of the covenantal curses listed in Deuteronomy 28. "And thy life shall hang in doubt before thee; and thou shalt fear day and night, and shalt have none assurance of thy life: In the morning thou shalt say, Would God it were even! and at even thou shalt say, Would God it were morning! for the fear of thine heart wherewith thou shalt fear, and for the sight of thine eyes which thou shalt see" (Deut. 28: 66–67). Christians who live in fear of the creation should pray that God will deliver them from this terrible curse.

B. Risk and the Kingdom

To extend the kingdom of God in history, covenant-keepers must take risks. This is the message of the parable of the 10 stewards (Luke 19:13–27).[2] One steward buried his coin, fearing that the owner would judge him harshly if he lost it. The owner was angry with this risk-avoiding servant. "For I say unto you, That unto every one which hath shall be given; and from him that hath not, even that he hath shall be taken away from him" (Luke 19:26).

Fear hinders our kingdom work. It makes us low-return investors of God's assets. We should have great confidence in our efforts if we are being obedient to God. We should rely on His grace, which is His free gift. But this takes a degree of spiritual maturity, which is quite rare.

Perhaps we distrust our own judgment. Then we should seek counsel. "For by wise counsel thou shalt make thy war: and in multitude of counsellors there is safety" (Prov. 24:6). But when fear of any aspect of the creation dominates us, we should recognize that we are in sin. We have forgotten how valuable we are in God's sight. We have forgotten the value of His dear son's life, which God the Father sacrificed in order to deliver His people from the threat of hell, which is the ultimate threat in history.

When fear hampers our work, we should seek God's counsel through prayer, Bible reading, and advice from other Christians who have faced similar problems. Where fear exists in the stomachs of God's people, there is a spiritual problem present in their hearts. Such fear is evidence of unbelief or some other sin.

2. Chapter 46.

C. The Value of a Covenant-Keeper

Jesus did not say specifically that a covenant-keeper is more important than a sparrow. He said he is more valuable. He compared a person's value with a sparrow's price.

Price is important as an indicator of value. This is a crucial presupposition of free market economic theory. Without this assumption, there could be no economic theory. The fact that the things that men value can be expressed in prices is what enables producers to allocate scarce resources to meet customer demand. Prices convey information to producers regarding what men value enough to pay for. People bid high prices to obtain something of great value. "Again, the kingdom of heaven is like unto a merchant man, seeking goodly pearls: Who, when he had found one pearl of great price, went and sold all that he had, and bought it" (Matt. 13:45–46).[3] Customers' competitive bidding against each other raises the price of the item being offered for sale. The presumed equivalency of value and price is what provides information to producers and customers about the state of supply and demand.

If there were no relationship between value and price, then high prices would not attract producers of those goods and services that buyers value highly. High-priced items would stay high priced even if they could be produced less expensively: no competition. The information delivered by prices would not affect future supply and demand. This would create economic chaos. Low-valued items would still be produced at the expense of producing too few highly valued items. Prospective customers would not be able to lure additional producers into offering highly valued items for sale at a lower price.

Oscar Wilde described a cynic as a person who knows the price of everything and the value of nothing. This aphorism has been applied repeatedly to economists. There are good reasons for this. The economist's view of men's motivation can be intensely cynical. "Every man has his price" is an unspoken law in economics. But value and price can sometimes be very different. There is far greater value in God's grace, which has no market price, than in gold or silver. Jesus warned: "For what is a man advantaged, if he gain the whole world, and lose himself, or be cast away?" (Luke 19:25).[4]

Nevertheless, Jesus compared a person's value with a sparrow's

3. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 31.

4. Chapter 19.

price. He was well aware of the fact that there is a familiar relationship between price and value. His comparison rested on this relationship. He was making a spiritual point by describing an economic relationship. In the day-to-day affairs of life, value and price are closely related.

Conclusion

Jesus sought to comfort fear-plagued saints by reminding them that the God of their covenant is omniscient. He sees everything. God has not forgotten His people. Far from it. He has not even ignored a sparrow. Because a covenant-keeper is more valuable in God's eyes than a sparrow, how much more does He pay attention to His people's circumstances! They should not become desperate.

25

TREASURE AND GREED

And he said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth. And he spake a parable unto them, saying, The ground of a certain rich man brought forth plentifully: And he thought within himself, saying, What shall I do, because I have no room where to bestow my fruits? And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods. And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry. But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided? So is he that layeth up treasure for himself, and is not rich toward God.

LUKE 12:15–21

The theocentric principle here is God as the sanctions-bringer: point four of the biblical covenant.[1]

A. Full Barns, Empty Life

The Gospel of Luke emphasizes the theme of the spiritual danger of great personal wealth. This passage is found only in Luke. Jesus applied the tenth commandment, which prohibits covetousness, to the building up of wealth. The King James translators always translated the Greek word as "covetous," but the meaning is closer to "greed." Greed is the insatiable desire for more.[2] Jesus warned that greed has to do with amassing personal wealth at the expense of God. He made

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

2. William Hendriksen, *New Testament Commentary: An Exposition of the Gospel According to Luke* (Grand Rapids, Michigan: Baker Book House, 1978), p. 662.

clear the theocentric nature of greed: robbing God. But, ultimately, it means robbing one's own eternal future. It is as if we were to spend our retirement portfolio on ourselves before our retirement.

The rich man in the parable possessed great wealth. In a world in which hunger was common, he could not store all of his excess food, which was overflowing. He had to make space for it. The same shortage of space afflicted his other possessions.

It was not good enough to build new barns. He wanted to tear down his old ones. He wanted the latest thing in barns. The man was afflicted with an edifice complex. He wanted the existence of his great wealth visible to those around him.

He saw the issue in terms of his earthly future. "And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry" (v. 19). The Greek word for "soul" here is *psuché*, more often translated as "life." "For whosoever will save his life shall lose it: but whosoever will lose his life for my sake, the same shall save it" (Luke 9:24). This rich man defined his life in terms of his goods. He believed that his life was about to enter a new phase, an era of ease. It was time to retire. It was time to eat, drink, and be merry.

There is nothing wrong with eating and drinking and being merry, but if this is all that a man enjoys, his soul is at risk. In exploring the various ways of life open to mankind on his own authority, Ecclesiastes wrote, "Then I commended mirth, because a man hath no better thing under the sun, than to eat, and to drink, and to be merry: for that shall abide with him of his labour the days of his life, which God giveth him under the sun" (Eccl. 8:15).[3] But there is a better way, he concluded at the end of his speculations: to obey God. "Let us hear the conclusion of the whole matter: Fear God, and keep his commandments: for this is the whole duty of man. For God shall bring every work into judgment, with every secret thing, whether it be good, or whether it be evil" (Eccl. 12:13–14).[4]

Jesus' parable parallelled the passage in Ecclesiastes on the merry heart. At any time, He reminded His listeners, a man may die. The evil time may come upon him unexpectedly. Enjoy what you have, because you may lose it at any time. This was also the recommendation in Ecclesiastes. Work hard, said the Preacher, for the unpredictable events of this life can overtake you without warning.

3. Gary North, *Autonomy and Stagnation: An Economic Commentary on Ecclesiastes* (Dallas, Georgia: Point Five Press, 2012), ch. 31.
4. *Ibid.*, ch. 45.

> Go thy way, eat thy bread with joy, and drink thy wine with a merry heart; for God now accepteth thy works. Let thy garments be always white; and let thy head lack no ointment. Live joyfully with the wife whom thou lovest all the days of the life of thy vanity, which he hath given thee under the sun, all the days of thy vanity: for that is thy portion in this life, and in thy labour which thou takest under the sun. Whatsoever thy hand findeth to do, do it with thy might; for there is no work, nor device, nor knowledge, nor wisdom, in the grave, whither thou goest. I returned, and saw under the sun, that the race is not to the swift, nor the battle to the strong, neither yet bread to the wise, nor yet riches to men of understanding, nor yet favour to men of skill; but time and chance happeneth to them all. For man also knoweth not his time: as the fishes that are taken in an evil net, and as the birds that are caught in the snare; so are the sons of men snared in an evil time, when it falleth suddenly upon them (Eccl. 9:7–12).[5]

Jesus warned that the evil day for this rich man was not part of his plans. He did not take death seriously. He looked into the future and saw years of soft living ahead. He would have time to enjoy the fruits of his labor. He would no longer have to work hard, or perhaps not work at all. Retirement beckoned.

With no higher purpose than personal enjoyment, this man was blind to eternity. He would be called on before the night was over to give God an account of his stewardship. His barns had been full, but his life had been empty. The commitment of his life, not the size of his barns, was what would count that night."For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul?" (Matt. 16:26).[6]

B. Inheritance

"But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided?" (v. 20). The issue of accumulated wealth is an issue regarding inheritance. A man leaves behind earthly treasure for his heirs. He has no control over who inherits what after this initial distribution.

A man inherits treasure in heaven based on what he has done in history for God and His kingdom. "Now when Jesus heard these things, he said unto him, Yet lackest thou one thing: sell all that thou hast, and distribute unto the poor, and thou shalt have treasure

5. *Ibid*., ch. 34.

6. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 35. See chapter 19, above.

in heaven: and come, follow me" (Luke 18:22).[7] By surrendering in history a portion of his earthly estate, a man transfers this portion into eternity (Matt. 6:19–21).[8] This is what it means to be rich toward God. Recipients of charity receive these gifts on behalf of God. They are His collection agents. They are His representatives.

Inheritance should always be a concern for a rich man. "A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just" (Prov. 13:22).[9] To secure the future of his children's earthly inheritance, a man needs righteousness. His treasure is to be put to good use in the kingdom. The Bible teaches that the kingdom has two realms, historical and eternal. A covenant-keeper stores up wealth in both realms. He leaves behind an inheritance in history, yet he also accumulates an inheritance for himself in eternity. The differentiating factor is in the eternal inheritance is ethics: charitable giving.

The parable's rich man believed that he was storing up treasure for himself. He was actually storing it up for his heirs, who would inherit his treasure soon. He would not live to enjoy the fruits of his labor. His life was spent, though his barns were full. His eternal life's account read "insufficient funds."

C. Abundance Is Not Necessary for Missions

"And he said unto his disciples, Therefore I say unto you, Take no thought for your life [*zoé*], what ye shall eat; neither for the body, what ye shall put on" (v. 22). There is no "therefore" in the Greek text. It is implied, however, in the opening words: "And he said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth" (v. 15). The care of one's soul requires careful attention to the allocation of one's resources. Covetousness involves laying up treasure in history at God's expense.

Jesus was equipping His disciples for missionary activity.[10] They were not to worry about what they should eat or wear. He provided a detailed passage that describes the correct attitude of a person on a missionary journey.

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7. Chapter 43.
8. *Ibid.*, ch. 13.
9. Gary North, *Wisdom and Dominion: An Economic Commentary on Proverbs* (Dallas, Georgia: Point Five Press, [2007] 2013), ch. 41.
10. Chapter 26.

> The life [*psuché*] is more than meat, and the body is more than raiment. Consider the ravens: for they neither sow nor reap; which neither have storehouse nor barn; and God feedeth them: how much more are ye better than the fowls? And which of you with taking thought can add to his stature one cubit? If ye then be not able to do that thing which is least, why take ye thought for the rest? Consider the lilies how they grow: they toil not, they spin not; and yet I say unto you, that Solomon in all his glory was not arrayed like one of these. If then God so clothe the grass, which is to day in the field, and to morrow is cast into the oven; how much more will he clothe you, O ye of little faith? And seek not ye what ye shall eat, or what ye shall drink, neither be ye of doubtful mind. For all these things do the nations of the world seek after: and your Father knoweth that ye have need of these things. But rather seek ye the kingdom of God; and all these things shall be added unto you. Fear not, little flock; for it is your Father's good pleasure to give you the kingdom. Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth. For where your treasure is, there will your heart be also (Luke 12:23–34).

Jesus again made the comparison between the value of a faithful man and the value of a bird—in this case, ravens rather than sparrows (Luke 12:7).[11] The ravens do not store up food in barns, but God still feeds them. So will He feed the disciples. They were to believe this so totally that they would forget about worrying about food and clothing. They were to live as the Israelites lived in the wilderness: without fear a lack of food or clothing. Moses told the generation of the inheritance: "And he humbled thee, and suffered thee to hunger, and fed thee with manna, which thou knewest not, neither did thy fathers know; that he might make thee know that man doth not live by bread only, but by every word that proceedeth out of the mouth of the LORD doth man live. Thy raiment waxed not old upon thee, neither did thy foot swell, these forty years" (Deut. 8:3–4). God takes care of His people.

The disciples were not to "take thought" about such matters. The Greek word is sometimes translated as "care" or "careful," meaning *full of care*. "And Jesus answered and said unto her, Martha, Martha, thou art careful and troubled about many things" (Luke 10:41). Paul wrote: "Be careful for nothing; but in every thing by prayer and supplication with thanksgiving let your requests be made known unto God" (Phil. 4:6). It means worry.[12] The disciples were not to worry about their food and clothing. These would be supplied by God.

11. Chapter 24.
12. Hendriksen, *Luke*, p. 667.

Is this attitude toward disbursing capital a universal requirement for covenant-keepers? Are they not to be thrifty, laying up reserves for an uncertain future? Other texts in the Bible indicate otherwise. "Go to the ant, thou sluggard; consider her ways, and be wise: Which having no guide, overseer, or ruler, Provideth her meat in the summer, and gathereth her food in the harvest" (Prov. 6:6–8).[13] How can we reconcile this apparent contradiction?

Jesus' command was directed at a small band of missionaries, preparing them for a time of persecution. "And Saul was consenting unto his death. And at that time there was a great persecution against the church which was at Jerusalem; and they were all scattered abroad throughout the regions of Judaea and Samaria, except the apostles" (Acts 8:1). Nevertheless, to the extent that every Christian is at risk of such persecution, we should all be ready to dispense with our concerns about food and clothing. God provides His people with the capital that they require in order to complete their dominion tasks, just as He provides the ravens with food. This capital includes food and clothing.

The key message in this passage is to trust God. "And seek not ye what ye shall eat, or what ye shall drink, neither be ye of doubtful mind" (v. 29). The work is more important than the supplies. The task is more important than the tools. Devote time and prayer in order to identify the task. The tools are secondary. Why are they secondary? First, because they can be lost without warning, but the work must continue. Second, because they can be replaced by God without our planning.

Jesus was speaking to the disciples. "Fear not, little flock; for it is your Father's good pleasure to give you the kingdom" (Luke 12:32). They were not yet a society, let alone a nation. They were at best an untrained team. The rules governing them were not the rules governing a civilization. Their rules implied extreme mobility.

The rich man's soul was highly mobile. His barns were not. He did not recognize the extreme mobility of his soul. The disciples were being warned not to think as a barn-builder does. They were to remain mobile. They were not to weigh themselves down with immobile capital. They were to be ready to march.

Such geographical mobility is not common to civilizations. A civilization is built on immobile capital. Someone must own it. What is

13. Gary North, *Wisdom and Dominion: An Economic Commentary on Proverbs* (Dallas, Georgia: Point Five Press, [2007] 2012), ch. 6.

mobile is ownership. *Legal title to property is highly mobile*. This is what capital markets provide: mobility, also known as liquidity. A person can buy or sell ownership of a liquid asset rapidly and inexpensively without high advertising expenses or time constraints. Money is the most liquid asset.

The kingdom was at hand. It had already arrived, Jesus had told them. "But if I with the finger of God cast out devils, no doubt the kingdom of God is come upon you" (Luke 11:20).[14] This language pointed back to the giving of the law. "And he gave unto Moses, when he had made an end of communing with him upon mount Sinai, two tables of testimony, tables of stone, written with the finger of God" (Ex. 31:18). God would give the kingdom to them. This would require them to be mobile, unencumbered with possessions.

D. Heart and Treasure

But what of this principle? "For where your treasure is, there will your heart be also" (v. 34) Is this limited to missionaries? Besides, as pilgrims in this world, every Christian is a missionary.

The location of an owner's treasure is also the location of his heart. The rich man's treasure was his food and barns. This was his spiritual problem. His covetousness toward God prevented him from accumulating treasure in God's heavenly storehouse, to be held in permanent reserve. His heart was buried in history. His soul was not. His body would soon be buried in history. His soul would not.

Jesus made it clear that the general principle of biblical ownership is in opposition to covetousness, as defined by the parable of the rich man and his barns. *Generosity to the poor is the special mark of faithful Christian stewardship*. This is *self-interested generosity*. The donor is accumulating treasure in heaven.

It is legitimate to be self-interested. Paul said to his listeners: "I have shewed you all things, how that so labouring ye ought to support the weak, and to remember the words of the Lord Jesus, how he said, It is more blessed to give than to receive" (Acts 20:35).[15] What is the source of our blessings? Do we trust God to provide for us? Are our hearts faithful? Do we prefer our blessings in history or eternity? What distinguishes covenant-keepers from covenant-breakers

14. In Matthew's account, we read: "But if I cast out devils by the Spirit of God, then the kingdom of God is come unto you" (Matt. 12:28).

15. Gary North, *Sacrifice and Dominion: An Economic Commentary on Acts*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 9.

with respect to the pursuit of self-interest is their identification of the source of the blessings. Beware, Moses had warned the people, that "thou say in thine heart, My power and the might of mine hand hath gotten me this wealth" (Deut. 8:17).[16]

Jesus warned against pursuing earthly treasure. It is too easy to turn earthly treasure into an idol, i.e., a misperceived source of our comfort and security. *A man's god is his source of security*. Heavenly treasure, not being accessible in history, is not idolatrous. The realm of all idols is history. There will be no idols in heaven or hell.

Our hearts are easily deceived (Jer. 17:9). We are lured away from the pathway of stewardship by earthly treasure or the hope of earthly treasure. Jesus repeated this so often that He must have believed this temptation to be very great. Treasure may come to a man in response to honest dealing or hard work or a creative mind or an inheritance. But it must be dealt with as fire: a destroyer when out of control.

Conclusion

The rich man was rich toward himself but poor toward God. He built up capital for his heirs in history and nothing for himself in eternity. He looked at history as his retirement center, but eternity replaced it. He was short-sighted. He was a fool.

Jesus told His disciples that they should not pursue wealth. They needed practically nothing. What little they needed, God would provide. Jesus was instructing the church's first evangelists. Their job was to spread the gospel in a hostile nation. As the kingdom's pathbreakers, their focus had to be on heavenly rewards. As a society is brought under God's institutional covenants through personal discipleship (Matt. 28:18–20),[17] those who are building up this Christian society have a much wider range of tasks than a missionary. They must build a civilization. This takes capital and the division of labor. Capital is treasure. Societies need barns to store grain from the harvest through the year. Someone must own these barns. Someone must become responsible for administering the grain. Kingdom tasks go beyond missionary evangelism. So do capital requirements.

The temptation of earthly treasure still remains. Tangible wealth blinds most men. The more they get, the less they share with God.

16. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 21.

17. Kenneth L. Gentry, *The Greatness of the Great Commission: The Christian Enterprise in a Fallen World* (Tyler, Texas: Institute for Christian Economics, 1990).

Their addiction to earthly treasure increases. Mammon, like God, is a jealous god.[18] He does not want God to participate in men's economic blessings. He blinds men's eyes to eternity. He focuses men's attention on an exclusively earthly future. This is idolatry.

18. Chapter 39.

26

MISSIONARY FINANCES

And he said unto his disciples, Therefore I say unto you, Take no thought for your life, what ye shall eat; neither for the body, what ye shall put on. The life is more than meat, and the body is more than raiment. Consider the ravens: for they neither sow nor reap; which neither have storehouse nor barn; and God feedeth them: how much more are ye better than the fowls? And which of you with taking thought can add to his stature one cubit? If ye then be not able to do that thing which is least, why take ye thought for the rest? Consider the lilies how they grow: they toil not, they spin not; and yet I say unto you, that Solomon in all his glory was not arrayed like one of these. If then God so clothe the grass, which is to day in the field, and to morrow is cast into the oven; how much more will he clothe you, O ye of little faith? And seek not ye what ye shall eat, or what ye shall drink, neither be ye of doubtful mind. For all these things do the nations of the world seek after: and your Father knoweth that ye have need of these things. But rather seek ye the kingdom of God; and all these things shall be added unto you. Fear not, little flock; for it is your Father's good pleasure to give you the kingdom. Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth. For where your treasure is, there will your heart be also.

LUKE 12:22–34

The theocentric principle here is God as the sanctions-bringer: point four of the biblical covenant.[1]

A. A Call to Missions

Jesus seemed to be calling His disciples to complete dependence on God to supply all of their financial needs. These needs were minimal:

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

food, drink, and clothing. These were needs in the technical sense, not wants. Without food and drink, life ceases. Without clothing, social activity ceases. A shortage in these any of areas lies beyond what economists call the substitution effect. Dead men do not seek substitutes. Naked men find it socially difficult to seek substitutes.

1. Mobility

How should we interpret this call? After His ascension and the sending of the Holy Spirit, residents in Jerusalem interpreted it as a call to common ownership. "And all that believed were together, and had all things common; And sold their possessions and goods, and parted them to all men, as every man had need. And they, continuing daily with one accord in the temple, and breaking bread from house to house, did eat their meat with gladness and singleness of heart, Praising God, and having favour with all the people. And the Lord added to the church daily such as should be saved" (Acts 2:44–47). This freed them from local real estate, which enabled them to flee the persecution that began after the stoning of Stephen (Acts 8:1). But how should we interpret it today?

Jesus was calling His disciples to become missionaries in a hostile Jewish world. A missionary is uniquely dependent on God. He leaves his familiar environment and goes off into the unknown. He receives very little moral support from those around him in the new environment. Surely, he receives little or no financial support from local sources unless he has services to sell. He may be given something to sustain him financially by the church back home. But Jesus was speaking to founders of the original church back home. Their missionary venture would establish the model for missions, both foreign missions and home missions. There would be no outside financial support from earthly sources.

2. Self-Denial

The disciples were in need of financial support. So, what did Jesus command? He told them to sell their goods and give their money to the poor. This would make them completely dependent on God to supply their needs. This would take great courage on their part. Courage was basic to the life He was calling them into. Christ's missionary boot camp began by training men to abandon confidence in physical possessions.

This act of economic self-denial would also reveal to themselves and those around them the extent to which they had broken with Old

Covenant Israel on behalf of the New Covenant church. They had already entered into the kingdom of God, which would soon be transferred from national Israel to the international church (Matt. 21:43). By selling their goods and giving away the proceeds to the poor, the disciples would demonstrate their faith in a looming covenantal discontinuity: the progressive transfer of God's kingdom to the church, which was completed in A.D. 70 at the fall of Jerusalem.[2] This is why Jesus said, "Fear not, little flock; for it is your Father's good pleasure to give you the kingdom" (Luke 12:32).

3. Fear Not

"Fear not." These two words have condemned Christ's followers, generation after generation. Down through the ages, we have been told to "fear not," and still we fear. We have been told, "Take no thought for your life, what ye shall eat; neither for the body, what ye shall put on. The life is more than meat, and the body is more than raiment" (vv. 22–23). Yet we continue to worry, as the modern phrase says, "about where our next meal is coming from." But it is worse than this. The modern capitalistic West is so productive that very few of us ever worry about where our next meal is coming from. We worry instead about paying our debts, keeping our jobs, and paying our taxes. We worry about lawsuits. We worry about how people regard us. What good does our worrying accomplish? Nothing. "If ye then be not able to do that thing which is least, why take ye thought for the rest?" (v. 26).

Very few covenant-keepers believe Christ's instruction here. They do not live as though they believe these words. They rarely quote these words. When they do quote them, they seek ways to deflect their application. So, they do not really believe them. And when I say "they," I mean "we."

Most middle-class Christians stand condemned before God in this area of their lives. Nobody likes to be condemned. But to be condemned by the person we say we love, to whom we entrust our very souls throughout eternity, is painful. So, we assuage our guilt-driven pain by arguing that Jesus did not really mean what He said. He must have meant something else. But what?

2. David Chilton, *The Days of Vengeance: An Exposition of the Book of Revelation* (Ft. Worth, Texas: Dominion Press, 1987).

4. Faith Missions in History

If Jesus meant that missionaries should become totally dependent on God to supply their income, then there should be examples of such missionary ventures in history. There are over a hundred of them today. They are referred to as faith missions. The pioneer faith missions organization, the China Inland Mission, was founded by J. Hudson Taylor in 1865. He first went to China in 1854. But, even before this, he had adopted as a way of life a policy of trusting in God for all of his income. He wanted to test God, to see if God would supply all of his funding. God did. There were times when the money came at the last minute—literally.[3] These experiences persuaded him to adopt the same policy for the China Inland Mission. He took no fixed salary. He did not solicit funds for the mission, even at meetings held in churches where he had been invited to speak. He said, "Are we not told to seek first the kingdom of God—*not means to advance it*—and that all these things shall be added unto us? Such promises are surely sufficient."[4] He wrote to a Council member, "When our work becomes a begging work, it dies."[5] It was also to be a debt-free work.[6] Today, his successors in the Overseas Missionary Fellowship (OMF) follow his example.[7] They receive money from supporters back home, and they get a proportional share of whatever comes into the regional ministry's office for the month, but no salary is guaranteed.[8] The stories about checks or cash to the penny that arrive without warning at a moment of crisis are common with the OMF.[9]

A major financial supporter of Taylor's ministry was George Müller (1805–98). He ran his orphanages the same way. He had miracle after miracle in his career. In addition, however, he had the equivalent of a newsletter. He communicated with the ministry's supporters regarding the miracles. He wrote in 1845, "Though now for about seven years our funds have been so exhausted, that it has been a *rare* case that there have been means in hand to meet the necessities of more

3. Dr. and Mrs. Howard Taylor, *Hudson Taylor's Spiritual Secret* (Philadelphia: China Inland Mission, 1935), ch. 4.

4. Marshall Broomhall, *Our Seal* (London: The China Inland Missions, 1933), p. 11; cited in Daniel W. Bacon, *From Faith to Faith: The Influence of Hudson Taylor on the Faith Missions Movement* (Singapore: Overseas Missionary Fellowship, 1984), p. 29.

5. Dr. and Mrs. Howard Taylor, *J. Hudson Taylor: God's Man in China* (Chicago: Moody Press, 1965), p. 238, cited in ibid., p. 30.

6. Bacon, *From Faith to Faith*, p. 30.

7. *Ibid.*, p. 29.

8. *Ibid.*, p. 144.

9. *When God Provides* (Singapore: Overseas Missionary Fellowship, 1986).

than 100 persons for three *days* together; yet I have been only once tried in spirit, and that was on September 18, 1838, when, for the first time the Lord seemed not to answer our prayer."[10] The ministry had no earthly endowment.

B. Predictable Income Streams

This system of funding missionaries has numerous advantages. The main one is a reduction in capital requirements for launching new ventures. Capital generates income. It takes income to sustain any long-term venture. If a venture can be successfully funded by a predictable stream of monthly income from individually unpredictable sources, then the organization need not raise capital or purchase capital assets in advance. The organization need not spend time and money to buy capital assets.

The major capital assets in ministries today are mailing lists of donors. It takes years to build up such lists. If an organization can gain a stream of predictable income to fund its activities, but without accumulating capital assets for which others are competing constantly, it can launch its venture early. A head start is important for opening up new mission fields.

Jesus' recommended method for funding missions assumes that an organization's income stream is supernatural. Taylor proved that it was. Other missionary ventures have also proven it to their satisfaction. But this kind of predictability is based on faith and the self-discipline to abide by the terms of the program: not begging for support. This income stream cannot be capitalized or sold, meaning that it has no market price. This reduces capital costs to almost zero, not counting sinful worry and required prayer time, which is cheap: there is no developed free market for prayer time. Economists define a cost as the highest use foregone. If there is no capital asset that can be sold or rented, then it costs the organization nothing except prayer to generate income. If you pray to God to send money to fund project A, and God sends it, then this money is used free of charge. God is not sending it to fund project B. There is no "highest alternative use" for this money—not without undermining the organization's supernatural source of future funding, which is so high risk that managers will generally not risk it. They know that a deliberate, systematic misallocation of funds will dry up the funding. This increases the cost of mis-

10. *Answers to Prayer* from *George Müller's Narratives*, compiled by A. E. C. Brooks (Chicago: Moody Press, n.d.), p. 37.

using funds. Economics teaches that the higher the cost of anything, the less of it that will be demanded. So, because there is no low-risk alternative use for the money, the money is used nearly free of charge.

A shortage of funds restricts access to any market. A shortage of funds limits access to mission fields to those organizations that adopt the faith missions strategy or those with considerable capital in reserve. Faith-based income is formally attainable on request. A faith-based income stream can be obtained by people with no financial capital and little monetary income. This opens up any God-designated mission field to faithful people who have not yet built up either experience in fund-raising or other capital assets. In the worldwide competition for souls, faith-based funding keeps the playing field not only level but tilted in favor of the God of the Bible.

Faith-based missions train people to work with very little. Taylor learned how to live on practically nothing, years before he went to China. He always gave away half or more of his tiny income. This is cost-cutting as a way of life. By reducing costs, this form of organization gains a tremendous long-term advantage. It can keep its people in the field when donations to rival organizations dry up in hard times.

Only a handful of people volunteer for a lifetime of service that has no visible economic security. This system of funding screens out people who do not possess enormous commitment. The screening process is continual. In the early stages of any enterprise, the staff's dedication is a highly valuable asset. The quest for personal security will undermine innovation. An organization may be able to operate in terms of the normal quest for security in its later stages, after it has developed conventional streams of income, but in the early stages, the screening process is crucial for success.

C. Just-in-Time Money

In 1875, the China Inland Mission's expenses during one month exceeded its income by almost 235 pounds sterling. The money had to be sent to China. Taylor was in England at the time. He and the staff prayed, and that evening, a check arrived for 235 pounds, 7 shillings, 9 pence.[11] On another occasion, when Taylor was returning from a meeting, a man riding in the cab reached into his pocketbook and gave Taylor a bill. Taylor saw that it was a 50-pound note. He asked

11. Taylor & Taylor, *Hudson Taylor's Spiritual Secret*, pp. 143–44.

the man if he meant to give so much. The man admitted that he had intended to give a five-pound note. Taylor offered to return the larger note, but the man refused. When Taylor arrived at headquarters, he found that the staff was about to send out a remittance to China. It was short forty-nine pounds, eleven shillings. With the note, they were now nine shillings ahead.[12] In 1887, Taylor set a goal of a hundred new volunteers—an increase of the staff of more than fifty percent. To fund them, the mission would need $50,000. Also, the money had to be donated in large individual amounts in order not to bog down the staff in correspondence. The result? They received 102 volunteers and $55,000 from a total of eleven donors.[13] In 1927, 22 years after Taylor's death, the organization suffered a drop in donations of $114,000. The money remitted to the Mission in China had to be converted into silver coins. The price of silver coins constantly fluctuated. That year, however, the exchange rate favored foreign currencies. The organization profited on the exchanges by $115,000.[14]

Another missionary who relied exclusively on the same fund-raising approach was Amy Carmichael, who created an orphanage in India in 1901. Its doors are still open. An example of last-minute money came with the final construction plans for their house of worship in 1927. They had spent all of their money. The building needed screening to keep out squirrels and bats. The cost was 260 rupees. The mission received a check from the United States. When translated into rupees, it came to 270 rupees. The donor had written an explanation: "Something had impelled me to send you this further small sum with the word *that it is to finish something*."[15] It was mailed months before the mission had decided to make the purchase. Of course, it must also be said that Amy Carmichael was one of the most gifted prose writers in her day—presumably the most gifted among English-speaking foreign missionaries—as well as a superb poet, who wrote over three dozen books. That got a lot of publicity for her mission. But she never publicly mentioned money.

In 1971, Franklin Graham, the son of evangelist Billy Graham, decided to go on a missionary venture. He would deliver a Land Rover to a medical mission run by two women in Jordan. He persuaded his father to have his ministry pay for the Land Rover. London's of-

12. *Ibid.*, p. 144.
13. *Ibid.*, p. 157.
14. *Ibid.*, p. 170.
15. Cited in Elisabeth Elliot, *A Chance to Die: The Life and Legacy of Amy Carmichael* (Grand Rapids, Michigan: Revell, 1987), p. 293.

fice manager went to the dealership to buy the car, which had to be equipped for the desert. When she arrived at the dealership, she asked to buy such a vehicle. Impossible, she was told; the order would take several months. Every car was built on demand. She told the salesman she had to have it on Monday. He told her this would not be possible. She asked him to look around the building; maybe he would find an available car, fully desert-equipped. He dutifully did so, and found the car. It had been ordered by a Middle Eastern resident, but had not been picked up.[16] Graham and a friend drove it to Jordan.

At the mission, he received other lessons in faith funding. One Friday, he joined a prayer meeting. The mission was short $1,355. It owed the money to a Swedish medical company, but there was no money to pay the bill. On Monday, an envelope arrived. Inside was a check for $1,355. On another Friday, they prayed for $3,000. It was the largest bill they mentioned to him during his stay. Within a week, they had the money. On another occasion, they asked him to pray for $500. He did, but he did not think the prayer would be answered. The next week they received a check for $480.[17] That was close enough for God's work.

D. A Missionary's Lifestyle

A missionary relies on God's provision to a degree that the rest of us do not. He trusts God to sustain him, or else he would not have become a missionary. The rest of us can only think, "more grace to him." Our faith is overshadowed by his. Yet he probably claims that he is only heeding his call. He says that he is not doing anything special. But he is doing something tremendously special, and the rest of us understand this. In the presence of a missionary to a foreign land, we should all hang our heads and think, "Lord, I believe; help thou mine unbelief" (Mark 9:24b).

The missionary lives closer to the ragged edge of uncertainty than we do. He has few visible financial reserves to draw upon. Nevertheless, most people are only a few paychecks away from missionary-like dependence on God. The enormous productivity of modern capitalism's division of labor shields us from an awareness of how dependent we are on God's financial grace to us. A farmer two centuries ago was much more aware of how dependent he was on natural forces that were outside his control. He recognized his vulnerability to the

16. Franklin Graham, *Rebel With a Cause* (Nashville, Tennessee: Thomas Nelson, 2000), p. 87.
17. *Ibid.*, pp. 98–99.

weather. He was also at risk from sickness, fire, and accidental injury to an extent that modern industrial man is not. Modern insurance contracts have reduced individual risk by distributing it. The statistical law of large numbers seems to protect us.[18] So, we have learned to trust our social devices rather than God, who has graciously allowed the once-Christian West to discover the power of the free market to make our lives easier. We have forgotten Moses' warning: "And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day" (Deut. 8:17–18).[19]

Has Jesus called every disciple to be a missionary? No. But He does call us to support missionaries through morally mandatory tithes to the local church and through special offerings. Because we prosper, we can afford to send out more missionaries. But how many Christians pay 10% of their net income to the local church? Very few. Of those who do, how many support missionaries with substantial additional offerings? Very few. In his challenging book, *Desiring God*, John Piper made an important point: "God does not prosper a man's business so he can move from a Ford to a Cadillac. God prospers a business so that thousands of unreached peoples can be reached for the gospel."[20] Piper was a strong advocate of foreign missions, especially frontier missions, which are aimed at completely unreached societies where nobody has preached before.[21] He quoted Ralph Winter, professor of foreign missions at Fuller Theological Seminary.

> How hard have we tried to save others? Consider the fact that the U.S. evangelical slogan, "Pray, give, or go" allows people merely to pray, if that is their choice! By contrast the Friends Missionary Prayer Band of South India numbers 8000 people in their prayer bands and supports 80 full-time missionaries in North India. If my denomination (with its unbelievably greater wealth per person) were to do that well, we would not be sending 500 missionaries, but 26,000. In spite of their true poverty, those poor people in South India are sending 50 times as many cross-cultural missionaries as we are.[22]

18. Peter Bernstein, *Against the Gods: The Remarkable Story of Risk* (New York: Wiley, 1996).

19. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), chaps. 21–22.

20. John Piper, *Desiring God: Meditations of a Christian Hedonist* (Sisters, Oregon: Multnomah Books, 1996), p. 169.

21. *Ibid.*, ch. 9.

22. Ralph Winter, "Reconsecration to a Wartime, not a Peacetime, Lifestyle," in *Per-*

Those of us who remain behind have an obligation to support those who go into the mission field. We are like soldiers who are on duty at the rear of the front lines. We do have a duty. Our duty is to supply the front-line combatants. We are not out of the war just because we are not in the front lines. But because we do not hear the shells or see the wounded, we pretend that no war is going on. We pretend that there is not a continual conflict of kingdoms (Luke 16:13).[23]

Service in frontier missions is a front-line calling. There are other front-line callings. A chaplaincy in a prison is such a calling. A ministry in a crime-ridden urban ghetto is, too. The conflict between the kingdoms is all around us. There are many ways to serve God. But Jesus made it inescapably clear that the mark of a Christian warrior is a *willingness* to adopt the missionary's lifestyle, whether or not God calls him to do this. We must become like freedom-seekers who lived behind Communism's barbed wire fences for over seven decades. We must have our bags mentally packed. We must also have our ownership papers mentally signed. If we are assigned by God to high-income duty, fine. We must then use our high income to support kingdom-building efforts of all kinds. If we use our high income to buy comforts that we do not need, then we have missed Christ's call.

E. Rising Standards of Living

The Mosaic law established a cause-and-effect relationship between national obedience and national prosperity and success (Deut. 28:1–14).[24] Jesus did not annul this relationship. To the extent that missionaries' efforts are successful in persuading men to switch their covenantal allegiance from Satan to God, they are laying the foundations of an alternative civilization. This civilization will be more productive than the one it replaces. The question then will be exactly what it was in Old Covenant Israel: Whom will men praise for this increase, God or themselves? Success always leads to a great temptation: to return to Adamic worship patterns in a futile quest to be as God. This temptation must be resisted by covenant-keepers. Tithing is one way to resist. Resting from business efforts on the sabbath day is another. But having all of one's deeds of ownership mentally signed and ready

spectives on the World Christian Movement, edited by Ralph Winter and Steven Hawthorne (Pasadena: William Carey Library, 1981), p. 815. Cited in *ibid.*, p. 171.

23. Chapter 39.

24. North, *Inheritance and Dominion*, ch. 69.

to transfer is the supreme economic test of commitment. God can call them in at any time.

As we grow wealthier, we should be able to afford to give away a higher percentage of our income. We are able to buy necessities with a declining fraction of our income. But this is not what happens. Those faithful South Indians who supported 80 full-time missionaries in the late 1970s put the rest of us to shame. They had very low incomes, yet they supported lots of missionaries. As Christians get richer, they seem to become more grasping. As they enjoy more comforts, they seek more comforts. They become *addicted to comfort*. Piper wrote: "The measure of your longing for life is the amount of comfort you are willing to give up to get it."[25]

Piper's book is not a call for duty-generated giving. It is the opposite. It is a call for joy-seeking giving. He called this *Christian hedonism*. Jesus set forth the basis of attaining joy: personal sacrifice. This lifelong process should begin in the life of every Christian with a self-conscious break from the lust for riches.

F. Home Sweet Home: Securing Territory

Jesus argued as follows. First, take no thought about your future: what you will wear or eat. If this command is both literal and universal, it would annul all long-term planning by Christians. Second, look to nature for your examples, He said. God takes care of the ravens. He makes the lilies beautiful. But, on the other hand, God burns up the grass in summer. He cares too much about His people to do this, however. So, stop worrying about food and drink and clothing.

Food and drink and clothing are not supposed to be concerns for departing missionaries. Jesus never mentioned a home in this list of things not to be concerned about. Yet having a roof over their heads is one of the chief desires of geographically settled people. Men want shelter. Jesus did not possess shelter. "And Jesus said unto him, Foxes have holes, and birds of the air have nests; but the Son of man hath not where to lay his head" (Luke 9:58).[26] Jesus was not a settled man. He was a wandering prophet. But societies are not built by wanderers. They are built by people with a stake in the land. This is why the Promised Land was crucial to the generation of the exodus. Their children would inherit a place. This hope for the future consoled parents during their 40 years of wandering.

25. *Ibid.*, p. 203.
26. Chapter 20.

Biblical inheritance involves a place. God's visible reign through His people—their lawful kingdom inheritance—is earthly. A place to live in history is a down payment on their final inheritance (Rev. 21; 22). The extension of God's kingdom in history necessarily involves home-building, just as it did in the land of Canaan. This goal requires secured territory. God's most visible curse in history has been His servants' surrender of territory and culture as the kingdom has moved westward. Christianity has surrendered huge amounts of territory.

G. Home Lost Home: Surrendering Territory

Beginning in the seventh century, when Christians surrendered militarily to Islam in North Africa, the domain of Western Christianity has moved westward in a narrow band of about 2,000 to 2,500 miles. Like a narrow beam of light that moves westward, Western Christianity has left European nations in darkness that had once been Christian. This darkness is now darker and more effectively secured by the enemies of Christ than it had been before Christians took dominion. Sweeping away the worst traces of evil is not enough. *Evil must be replaced by something that is biblically sanctioned*. Jesus said as much. *Christians cannot defeat something with nothing*. "When the unclean spirit is gone out of a man, he walketh through dry places, seeking rest; and finding none, he saith, I will return unto my house whence I came out. And when he cometh, he findeth it swept and garnished. Then goeth he, and taketh to him seven other spirits more wicked than himself; and they enter in, and dwell there: and the last state of that man is worse than the first" (Luke 11:24–26).

Roman Catholicism for centuries did secure the Iberian peninsula and Latin America, but always through state coercion, and always by way of compromise with secular natural law theory. Compromise is the legacy of the attempted medieval synthesis of the Bible, canon law, Greek philosophy, and Roman jurisprudence. Meanwhile, Protestant Christianity has surrendered its briefly secured territory. Luther never intended to secure territory except to secure freedom for Protestant worship. Neither did the Anabaptists, who have been predominantly pietistic ever since 1535. Radical Anabaptists disappeared after the debacle at Münster in 1533–35, where a pair of re-baptizing tyrants adopted communism, the community of women, polygamy for themselves, and military rule over the saints, only to be defeated by outside military forces led by a bishop. Calvinists tried for about 150 years to transform culture and secure territory, but for the last three centuries,

this vision has generally been missing from Calvinist churches, which is honored at best only by an occasional brief reference to Abraham Kuyper's *Lectures on Calvinism* (1898).[27] Premillennial Calvinist Francis Schaeffer never did answer his book title's question: *How Should We Then Live?*

Christian theologians ever since the days of the church fathers have made major intellectual compromises with one or another secular social theory. Christians have generally adopted the outlook of the culture in which they grew up. This has led to various forms of pluralism in social theory and the defeat of syncretistic Christian cultures by covenant-breakers. Territory is no longer secured by Protestants; it is at best temporarily shared. Anyone who doubts this should read a government school textbook. See how much praise Christ and the Bible receive. Yet most Christians send their children to government schools.

H. Mobility Through Poverty

Jesus told His disciples that their first step of discipleship was self-induced poverty. He said, "follow me." That meant abandoning job, family, and goods. Levi/Matthew was the supreme model. "And after these things he went forth, and saw a publican, named Levi, sitting at the receipt of custom: and he said unto him, Follow me. And he left all, rose up, and followed him" (Luke 5:27–28). Levi held a party for Jesus at his home (v. 29). But then he joined the disciples in their wandering.

The next step was the sale of their real estate. This was a fundamental break with social permanence. The only thing to match this for an observant Jew was permanent separation from the temple. This separation came in A.D. 70. After that event, Christians went their way, and the Pharisees substituted Judaism for the sacrificial system. The Sadducees, uniquely associated with the temple, disappeared from history.[28] Finally, there was the nation's forced dispersion out of Palestine. This came after the failed rebellion by Bar Kochba in 133–35. But Jewish Christians had begun their dispersion prior to the fall of Jerusalem. They had been warned by Jesus a generation before. "And when ye shall see Jerusalem compassed with armies, then know

27. Abraham Kuyper, *Lectures on Calvinism* (Grand Rapids, Michigan, Eerdmans, [1898] 1933).

28. Louis Finkelstein, *The Pharisees: The Sociological Background of Their Faith*, 2 vols., 3rd ed. (Philadelphia: Jewish Publication Society, 1962), I, ch. XIII.

that the desolation thereof is nigh. Then let them which are in Judaea flee to the mountains; and let them which are in the midst of it depart out; and let not them that are in the countries enter thereinto. For these be the days of vengeance, that all things which are written may be fulfilled" (Luke 21:20–22).[29]

Jesus told His disciples in Israel to be ready to move. This meant that they had to be unencumbered with property. They had to be mentally ready for the end of the Old Covenant. They had to discover new ways to live. Paul did not impose similar obligations on the gentiles. He asked some of them to donate money to the impoverished church in Jerusalem (I Cor. 16:1–3).[30] He did not call them to a life of poverty themselves.

The church through the ages has resisted any suggestion that every member is subject to Jesus' call to poverty. This call is for a minority. It is considered to be a calling above and beyond the normal call of duty. The church has long assumed that most of its members will stay where they are. And, until the development of modern capitalism, most of them did.

I. Mobility Through Wealth

With the rise of capitalism came the funding of technology. This technology included macadamized roads and steamships and trains. These developments have led to enormous mobility by reducing the cost of travel. In the United States, families on average move into different housing every five years. Employment offers lure men into new homes and new cities. Modern man has become mobile as never before. The costs of moving have dropped. When the price of anything drops, more of it is demanded. Geography is no longer destiny. The ideal of roots in a community has been ripped out of men's thinking. People's institutional loyalties are shallow. Their friendships are impermanent. They are on the move, like the Israelites in the wilderness.

This mobility has been achieved through the wealth produced by capitalism. Modern man has been willing to bear the costs of this mobility because there have been benefits to offset the costs. The benefits have seemed to be higher than the costs. The costs are rarely quantifiable; the benefits are. Some obvious costs of modern mobility

29. David Chilton, *The Days of Vengeance: An Exposition of the Book of Revelation* (Ft. Worth, Texas: Dominion Press, 1987).

30. Gary North, *Judgment and Dominion: An Economic Commentary on First Corinthians*, 2nd. ed. (Dallas, Georgia: Point Five Press, [2001] 2012), ch. 17.

include the geographical scattering of adult children, the weakening of grandparent-grandchildren links, the erosion of neighborhood loyalty, and the loss of long-term teamwork in employment.

Jesus recommended mobility to His listeners, beginning with the words, "Follow me." But the mobility that is imposed by a call to missionary service is uncommon, for the call to distant missions is not given to many people. Modern man has substituted the call of occupation for the call to missions. This call involves the offer of greater income, not a call to reduced income. Tens of millions of people heed this call every year. The result has been the creation of millions of functional nomads: people on the move without a final destination.

J. False Worship

Luke 12:22–34 is parallelled in Matthew's Gospel. There, the religious issue is presented far more starkly. Men's failure to heed Jesus' words is said to be evidence of false worship. To fall into the sin of worry over money is to worship Jesus' chief rival, mammon. His words could not be more clear.

> No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon. Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment? Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much better than they? Which of you by taking thought can add one cubit unto his stature? And why take ye thought for raiment? Consider the lilies of the field, how they grow; they toil not, neither do they spin: And yet I say to you, That even Solomon in all his glory was not arrayed like one of these. Wherefore, if God so clothe the grass of the field, which to day is, and to morrow is cast into the oven, shall he not much more clothe you, O ye of little faith? Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things. But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you. Take therefore no thought for the morrow: for the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof (Matt. 6:24–34)[31]

31. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 14.

Hold up these words as a mirror, and gaze into the reflection. What do you see? Does it make you proud? Does it make you think, "well done, thou good and faithful servant"? Probably not.

The more we possess, the more we worry. We worry about losing our sources of income. We worry about our pension plans. We worry that we might lose our familiar lifestyle—a middle-class lifestyle richer than anything enjoyed by kings two centuries ago. (The good old days? Think "dentistry," said the libertarian humorist, P. J. O'Rourke.) This points to the addictive nature of wealth. The more we have, the more we want. The more we rely on our own resources, the more we worry about our vulnerability to unexpected changes, which are usually perceived as threatening.

Conclusion

Jesus called His Jewish disciples to break with the Old Covenant order. One way for them to do this was to sell their goods and give to the poor. This was the most radical break that a person could make during the transitional period between the covenants, other than to become a foreign missionary, as Paul did. To make this break with the old order, a person had to have complete faith in God. His needs would be met by God, Jesus said. This took great faith to accept. The disciple would have to learn to trust God completely. This was a form of self-discipline designed to create a dedicated cadre of followers. This would not be a large group. Few people would ever do this. This Jewish flock would remain little. But the church would grow.

Before drawing final conclusions about the scope of Jesus' call to poverty, let us recall that at least four of the original disciples were fishermen. They were members of family-owned businesses (Matt. 4:19–24). They walked with Jesus for three years, but there is no record that they ever sold their boats. They kept their capital in reserve. After the resurrection, Jesus met with Peter and four other disciples at the shore of the sea of Tiberias. They were still fishing (John 21:1–3). They were still small-scale capitalists. When persecution came, they remained in Jerusalem (Acts 8:1).

Jesus gave His command in terms of a general principle. "But rather seek ye the kingdom of God; and all these things shall be added unto you." The general principle is trustworthy: by seeking first the kingdom of God, the basic needs of this life will be provided—supernaturally, if necessary. This is not limited to missionaries. It is the basis of the three institutional covenants' positive sanctions.

The modern industrial world is supplied with the basics: food, drink, and clothing. It has forgotten God, as Moses warned. It is addicted to more. Mammon, the god of "more for me in history," has captured modern man.[32] The free market has made most people richer than ever imagined in Jesus' day, or even in Wesley's day. But the addiction to more has grown worse. The price of obtaining more has fallen, so the amount demanded has increased. Today, men neither trust nor fear nature or nature's Creator. They trust or fear the stock market.

32. Chapter 38.

27

REWARDS FOR PERSEVERANCE

> *Let your loins be girded about, and your lights burning; And ye yourselves like unto men that wait for their lord, when he will return from the wedding; that when he cometh and knocketh, they may open unto him immediately. Blessed are those servants, whom the lord when he cometh shall find watching: verily I say unto you, that he shall gird himself, and make them to sit down to meat, and will come forth and serve them. And if he shall come in the second watch, or come in the third watch, and find them so, blessed are those servants.*
>
> LUKE 12:35–38

The theocentric principle here is God as the sanctions-bringer: point four of the biblical covenant.[1]

A. Staying on the Job

This is not a well-known passage. It contains one of the most remarkable promises in the Bible. "Blessed are those servants, whom the lord when he cometh shall find watching: verily I say unto you, that he shall gird himself, and make them to sit down to meat, and will come forth and serve them" (Luke 12:37). The Master will serve the servants.

The context is the final judgment. The text refers to a wedding. This is the marriage supper of the lamb (Rev. 19:7–9). God's people are assigned the task of administering God's estate until He returns. He returns at the time of the consummation, as a bridegroom should. When He does, He will serve those servants who remained faithful to the end of their term of service.

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

Jesus praised those servants who will be found working diligently at His return. The later at night He comes, the more blessed will be these servants. These servants will not have given up hope of the master's return. They will not have forgotten the promise of His return. They will have continued to do their duty until the very end.

When the Master returns from the wedding, He will serve these servants. This is a reversal of roles. Elsewhere, Jesus described the servant as not deserving to be eat dinner until after the master has eaten. "But which of you, having a servant plowing or feeding cattle, will say unto him by and by, when he is come from the field, Go and sit down to meat? And will not rather say unto him, Make ready wherewith I may sup, and gird thyself, and serve me, till I have eaten and drunken; and afterward thou shalt eat and drink? Doth he thank that servant because he did the things that were commanded him? I trow [think] not. So likewise ye, when ye shall have done all those things which are commanded you, say, We are unprofitable servants: we have done that which was our duty to do" (Luke 17:7–10).[2]

Why will the Master serve the faithful servants? Because of His grace to them. They will have performed well, due to His grace in their lives. Performance will be rewarded. Jesus Christ served God the Father well. "Now when all the people were baptized, it came to pass, that Jesus also being baptized, and praying, the heaven was opened, And the Holy Ghost descended in a bodily shape like a dove upon him, and a voice came from heaven, which said, Thou art my beloved Son; in thee I am well pleased" (Luke 3:21–22). The Father rewarded Jesus with an inheritance after the resurrection: all power in heaven and earth (Matt. 28:18). At the marriage supper of the lamb, which follows the wedding (final judgment), Jesus will specially honor all those who were on duty at the end. This is a strong motivation for every Christian in every generation to remain on duty until he is lawfully relieved either by death or the return of the Bridegroom.

At the last supper, Jesus washed the disciples' feet (John 13:5). This was a token of His office as the suffering servant. But on the day of judgment, He will no longer be a suffering servant. He will be a visibly triumphant king. Yet He will specially serve His followers who were found on the job at His return.

The text does not speak of the host of saints. It speaks only of those on duty on the last day. They will be singled out for special consideration. *The last will be first*. But all of the saints will be served

2. Chapter 41.

by Jesus in the final resurrection, which is the wedding. Without exception, they will enter the perfected New Heaven and New Earth through grace. Jesus has already served His people on the cross and again at the first resurrection. After the resurrection, He fed His disciples some broiled fish (John 21:13). The meal that will be served by Him to His servants after the marriage supper of the lamb will be an extension of His service to them.

B. Rewards for Faithful Service

The idea that a good deed must never be self-seeking is not biblical. Jesus taught here that there will be rewards for those who remain faithful to Him until the end. If Jesus says that He will personally serve a meal to faithful servants, why should we imagine that rewards for good service are not legitimate?

By promising a meal, Jesus was encouraging His people to remain on the job until they die or else He returns in final judgment. He offered a unique reward: to be served by God. The very creator of the universe (Col. 1:13–17) will in effect wait on tables. He will assume the role of a servant.

This reward will consummate history. It will be a token of good things to come forever and ever. It will be a representative meal, even as the Lord's Supper is a representative meal. The grace implied by the Lord's Supper will be extended visibly and eternally. The marriage supper of the lamb will be the great transition event into the sinless new creation. His people will rejoice because they, as members of His church, will become the visible objects of Christ's love. The joy of mutual service in marriage is the model for our service to Christ in history. We serve because we look forward to the consummation of Christ's kingdom in history. When the entire church moves into eternity, the days of expectation will end. Great joy will come. The rewards will be handed out (I Cor. 3:9–15).[3]

These rewards are not exclusively eternal, nor are they exclusively spiritual-emotional. "And every one that hath forsaken houses, or brethren, or sisters, or father, or mother, or wife, or children, or lands, for my name's sake, shall receive an hundredfold, and shall inherit everlasting life. But many that are first shall be last; and the last shall be first" (Matt. 19:29–30).[4] A man's new life in Christ becomes the entry

3. Gary North, *Judgment and Dominion: An Economic Commentary on First Corinthians*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), ch. 3.

4. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed.

point in history for participating in the confessional family of God. He enters into new relationships with new brethren. Mutual love and mutual support are rewards in history.

These rewards are tokens of eternity. In eternity, there will be great rewards for those who remain faithful to God. Christ kept promising these rewards. Then He called His listeners to sacrificial obedience: give to the poor, support the brethren, pray for enemies. These are costly actions for redeemed sinners in history. They require faith. But there is no doubt that Jesus promised rewards for such actions. He did not expect His people to practice sacrificial service without hope of reward.

Conclusion

An oppressed servant may hope for a future reversal of roles. He may dream of being the master, with his present master struggling to be his servant. This dream would appeal to the sinful impulse of revenge. This is not the impulse that is to govern covenant-keepers.

Jesus promised something very different: *loving service for loving service*. He called His people to sacrificial love. He Himself is the model for such love. The disciples did not fully understand this until after Christ's ascension and the sending of the Holy Spirit at Pentecost (Acts 2). His sacrificial service laid the judicial foundation for His people's sacrificial service. Jesus promised to consummate the kingdom in history by becoming a servant at His own marriage supper with His church. The sacrificial service that He began in His miracles of healing will end history at the wedding feast, which follows the wedding: final judgment.

His model of sacrificial service to His servants is to be our model for service to others in history. "But Jesus called them unto him, and said, Ye know that the princes of the Gentiles exercise dominion over them, and they that are great exercise authority upon them. But it shall not be so among you: but whosoever will be great among you, let him be your minister; And whosoever will be chief among you, let him be your servant: Even as the Son of man came not to be ministered unto, but to minister, and to give his life a ransom for many (Matt. 20:25–28).[5] He became the servant of all, as He demonstrated on the cross. His reward from God the Father was great: He became first. "And Jesus came and spake unto them, saying, All power is

(Dallas, Georgia: Point Five Press, [2000] 2012), ch. 39.

5. *Ibid.*, ch. 41.

given unto me in heaven and in earth" (Matt. 28:18).[6] He provided the model. We should follow it by means of His grace.

6. *Ibid*., ch. 45. Cf. Kenneth L. Gentry, *The Greatness of the Great Commission: The Christian Enterprise in a Fallen World* (Tyler, Texas: Institute for Christian Economics, 1990).

28

COMPOUNDING GRACE AND ESCALATING RESPONSIBILITY

> *And the Lord said, Who then is that faithful and wise steward, whom his lord shall make ruler over his household, to give them their portion of meat in due season? Blessed is that servant, whom his lord when he cometh shall find so doing. Of a truth I say unto you, that he will make him ruler over all that he hath. But and if that servant say in his heart, My lord delayeth his coming; and shall begin to beat the menservants and maidens, and to eat and drink, and to be drunken; The lord of that servant will come in a day when he looketh not for him, and at an hour when he is not aware, and will cut him in sunder, and will appoint him his portion with the unbelievers. And that servant, which knew his lord's will, and prepared not himself, neither did according to his will, shall be beaten with many stripes. But he that knew not, and did commit things worthy of stripes, shall be beaten with few stripes. For unto whomsoever much is given, of him shall be much required: and to whom men have committed much, of him they will ask the more.*
>
> LUKE 12:42–48

The theocentric principle here is God as the sanctions-bringer: point four of the biblical covenant.[1]

A. Final Judgment

This parable deals with the final judgment. It teaches that there will be a final accounting to God by every steward. God will impose appropriate sanctions, positive and negative, on that day. But He will announce preliminary judgment at the time of each person's death.

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

There will be a preliminary day of judgment at the time of each person's death (Luke 16:19–25).[2]

The parable announces the servanthood status of all men. Every person is a steward under God, whether or not he or she acknowledges this. Every person has been given administrative authority over resources, including himself or herself. These resources belong to God as the Creator. They are not handed out free of charge by God to autonomous men. Every steward is responsible to God for the use of the resources entrusted to him or her by God. "Moreover it is required in stewards, that a man be found faithful" (I Cor. 4:2).

The theme of stewardship is a familiar one in Jesus' parables. An owner transfers control over some of his resources to several stewards. Then he goes on a journey. He returns, assembles the stewards, and asks for the return of his assets, plus any increase. This is the owner's prerogative. Some stewards have performed well. Others have not. Each receives an appropriate reward (Luke 19:12–27).[3]

This theme has its origin in the garden of Eden. God provided Adam with life, knowledge, resources, experience (naming the animals), and a wife. He also gave Adam a command to which a negative sanction was attached: do not eat from a particular tree or else you will die. He then departed, leaving Adam in charge of His assets. Later, He returned to assess Adam's handling of these assets. He then handed out appropriate negative sanctions, though with a promised positive sanction. He promised the serpent that an heir of Adam would injure the head of the seed of the serpent: "And I will put enmity between thee and the woman, and between thy seed and her seed; it shall bruise thy head, and thou shalt bruise his heel" (Gen. 3:15). This means covenantal deliverance for redeemed mankind.

The final sanctions will be consistent with the performance of the recipients. "For this ye know, that no whoremonger, nor unclean person, nor covetous man, who is an idolater, hath any inheritance in the kingdom of Christ and of God" (Eph. 5:5). Were it not for the grace of God, which is based on the perfect performance of the promised seed, Jesus Christ (Gal. 3:16), final judgment would doom every person, for we are all unprofitable servants apart from God's grace. "So likewise ye, when ye shall have done all those things which are commanded you, say, We are unprofitable servants: we have done that

2. Chapter 40.
3. Chapter 46.

which was our duty to do" (Luke 17:10).[4] We have all broken God's law (Rom. 3:23). But Christ's perfection becomes the possession of every redeemed person. His performance becomes our performance.

This raises a major question: Will every redeemed person receive the same reward, since the basis of all rewards is Christ's perfection? Will there be equality in heaven? This passage indicates that there will be varying rewards and varying punishments on judgment day. So, there are degrees of grace and degrees of reward, despite the fact that Christ's perfection is the sole basis of our entrance into heaven and then the post-resurrection New Heaven and New Earth. This is not easy to explain.

B. The Faithful and Wise Steward

The first steward in this parable has been faithful to the master. He has also been competent. His administration of the master's assets is praiseworthy. He receives a positive sanction: authority over all of the master's possessions (v. 44).

Obviously, this steward is Jesus Christ. He is the heir of God's kingdom. No one but Christ is entitled to receive control over all of God's household. God is uniquely pleased with Christ's performance. This is explicitly taught in the New Testament as a fulfillment of the Old Testament.

> Then the Pharisees went out, and held a council against him, how they might destroy him. But when Jesus knew it, he withdrew himself from thence: and great multitudes followed him, and he healed them all; And charged them that they should not make him known: That it might be fulfilled which was spoken by Esaias the prophet, saying, Behold my servant, whom I have chosen; my beloved, in whom my soul is well pleased: I will put my spirit upon him, and he shall shew judgment to the Gentiles. He shall not strive, nor cry; neither shall any man hear his voice in the streets. A bruised reed shall he not break, and smoking flax shall he not quench, till he send forth judgment unto victory. And in his name shall the Gentiles trust (Matt. 12:14–21).

The judicial transfer of the master's entire household has already taken place. "And Jesus came and spake unto them, saying, All power is given unto me in heaven and in earth" (Matt. 28:18).[5] As God the

4. Chapter 41.

5. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 45. Cf. Kenneth L. Gentry, *The Greatness of the Great Commission: The Christian Enterprise in a Fallen World* (Tyler, Texas: Institute for Christian Economics, 1990).

Father's lawful heir, Jesus Christ is now the Master. Jesus' inheritance from God the Father is behind us historically. His resurrection from the dead was preliminary evidence of this transfer. His visible ascension into heaven was additional evidence. His sending of the Holy Spirit at Pentecost was second-party confirmation. "But when the Comforter is come, whom I will send unto you from the Father, even the Spirit of truth, which proceedeth from the Father, he shall testify of me: And ye also shall bear witness, because ye have been with me from the beginning" (John 15:26–27). Then came the fall of Jerusalem, which was the final covenantal disinheritance of Old Covenant Israel and the definitive historical transfer of God's kingdom to the church.

The final transfer of God's household to Christ has not yet taken place. The progressive transfer is still going on. The transfer will be publicly revealed at the final judgment. This will coincide with the culmination of the church's work to extend God's kingdom in history.

The model of faithful stewardship is Jesus Christ's earthly ministry. He demonstrated faithfulness unto death.

> I am the good shepherd: the good shepherd giveth his life for the sheep. But he that is an hireling, and not the shepherd, whose own the sheep are not, seeth the wolf coming, and leaveth the sheep, and fleeth: and the wolf catcheth them, and scattereth the sheep. The hireling fleeth, because he is an hireling, and careth not for the sheep. I am the good shepherd, and know my sheep, and am known of mine. As the Father knoweth me, even so know I the Father: and I lay down my life for the sheep. And other sheep I have, which are not of this fold: them also I must bring, and they shall hear my voice; and there shall be one fold, and one shepherd. Therefore doth my Father love me, because I lay down my life, that I might take it again. No man taketh it from me, but I lay it down of myself. I have power to lay it down, and I have power to take it again. This commandment have I received of my Father (John 10:11–18).

The faithful steward in the parable cares for those servants who are under his authority. We know this because of the practice of the unfaithful steward: he beats his subordinates. "But and if that servant say in his heart, My lord delayeth his coming; and shall begin to beat the menservants and maidens, and to eat and drink, and to be drunken" (v. 45). The faithful steward's care for his subordinates reveals that he can be trusted to care permanently for every servant in the master's household. "And the Lord said, Who then is that faithful and wise steward, whom his lord shall make ruler over his household,

to give them their portion of meat in due season?" (v. 42). This steward will feed them all.

Jesus Christ is the good steward. He has inherited all of the household. Covenant-keepers are openly under His authority as subordinate stewards in history. We have received a share in His inheritance as adopted sons. But we are still required to demonstrate our ability to administer God's assets. We are in only a preliminary phase of the inheritance. We are like sons who have been given an earnest (down payment) of their inheritance as a means of testing their dedication and competence. The final distribution of the inheritance by God on judgment day will be in terms of our performance in history.

C. Two Unfaithful Stewards

In contrast to the faithful steward are the unfaithful stewards. One of them beats his subordinates and drinks to excess. He treats the master's property carelessly. He is not interested in building up his master's property. He is interested in consuming it.

This passage indicates that there are degrees of mismanagement. The differentiating factor here is knowledge of the master's will. One of the stewards has more accurate knowledge of his master's will. This difference determines the severity of the negative sanctions imposed by the master. "The lord of that servant will come in a day when he looketh not for him, and at an hour when he is not aware, and will cut him in sunder, and will appoint him his portion with the unbelievers. And that servant, which knew his lord's will, and prepared not himself, neither did according to his will, shall be beaten with many stripes. But he that knew not, and did commit things worthy of stripes, shall be beaten with few stripes. For unto whomsoever much is given, of him shall be much required: and to whom men have committed much, of him they will ask the more" (vv. 46–48).

This indicates that there is no equality in hell (Luke 16:23–31), which is temporary, or the lake of fire (Rev. 20:14–15), which is permanent, any more than there is in heaven (I Cor. 3:9–15), which is equally temporary, or the post-resurrection New Heaven and New Earth, which is permanent (Rev. 21; 22). Men's performances differ. They are judged accordingly. This passage indicates that God's final judgment is also based on men's knowledge as well as actual performance. This complicates the issue of judgment.

The New Testament's supreme model of an unfaithful steward is Judas. He walked with Jesus for several years. He heard His words.

Yet he remained a thief. He was also a liar who posed as the spokesman of the poor. "Then saith one of his disciples, Judas Iscariot, Simon's son, which should betray him, Why was not this ointment sold for three hundred pence, and given to the poor? This he said, not that he cared for the poor; but because he was a thief, and had the bag, and bare what was put therein" (John 12:4–6). Judas betrayed Jesus for 30 pieces of silver (Matt. 26:15). His judgment was severe. "And truly the Son of man goeth, as it was determined: but woe unto that man by whom he is betrayed!" (Luke 22:22).

Gamaliel was no follower of Jesus. He was a religious leader. At a key point in time, he recommended toleration for the church in Jerusalem. The council listened to him and followed his advice for a while (Acts 5:34–40). Only after the stoning of Stephen did persecution break out (Acts 8:1).

Judas was actively evil. Gamaliel was passively evil. The former sought to destroy Jesus. The latter did not come to embrace the apostles' message, but he recommended that they be left alone. Judas was the greater sinner.

In every generation, there are covenant-breakers of intense evil and others who seem to be men with religious wisdom. The representative extreme figures of the twentieth century are Hitler and Gandhi, although some analysts would substitute Stalin or Mao for Hitler. The final judgment of God will fall on all covenant-breakers. "Neither is there salvation in any other: for there is none other name under heaven given among men, whereby we must be saved" (Acts 4:12). But there are degrees of rebellion and therefore degrees of punishment. Gandhi was not a monster. Hitler, Stalin, and Mao were.

D. The Burden of Knowledge

This passage indicates that the degree of rebellion is related to the rebel's knowledge of God's will. He who knows more about the Bible-revealed will of God necessarily possesses greater responsibility to obey God. "Therefore to him that knoweth to do good, and doeth it not, to him it is sin" (James 4:17). This raises some difficult theological problems.

1. Judgments in History

Does this principle apply to God's judgments in history as well as eternity? If it does, then this would seem to place limits on what any person or society can attain in the extension of the kingdom of

God. If ever-greater knowledge imposes an ever-greater responsibility on individuals and societies, then at some point, they will not perform up to this ever-increasing standard. They may be increasing in faithfulness according to the standard imposed on them at the beginning of the dominion process, but the standard keeps rising. At some point, God will bring negative sanctions against them. These sanctions are chastisements, not destructive. They are *judgments unto restoration*. They are accompanied by grace. Where, then, is worldwide dominion, if increasing knowledge always brings with it a great reversal when men fail to meet the ever-higher standards?

If this principle of reversal applies to historical judgments, then it is even worse for covenant-breakers. As they become more consistent with their God-denying presuppositions, they increase in the knowledge of evil. God becomes more outraged. He brings *judgment unto oblivion* against them. This seems to be what the second commandment teaches. "Thou shalt not bow down thyself to them, nor serve them: for I the LORD thy God am a jealous God, visiting the iniquity of the fathers upon the children unto the third and fourth generation of them that hate me; And shewing mercy unto thousands of them that love me, and keep my commandments" (Ex. 20:5–6).[6] The rebellious society is cut off in history after a few generations. It cannot compound its evil over long periods of time. It loses influence.

2. Compound Grace

Grace is not static. It can and does increase, both in history and eternity. Our increased knowledge of God's will for our lives can and should bring with it our increased reliance on His grace. Our blessings are intended to increase our confidence in God's covenant with us. "But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day" (Deut. 8:18).[7] There is *positive feedback* in history for covenant-keepers: grace empowers us to obey; obedience produces blessings; and blessings increase our confidence in God's covenant, which should lead to greater obedience.

The great risk here is the lure of *works righteousness*. Redeemed men are tempted to believe that their good works are the basis of their

6. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 2, *Decalogue and Dominion* (1986), ch. 22.

7. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 22.

blessings from God. This is a major theological error. A man's good works are God's predestined gifts to him. "For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: Not of works, lest any man should boast. For we are his workmanship, created in Christ Jesus unto good works, which God hath before ordained that we should walk in them" (Eph. 2:8–10). He does not produce good works autonomously, the way a spider spins a web.

Paul warned the church at Galatia not to imagine that the source of their obedience was from anything except the Spirit of God. We do not receive the Holy Spirit by means our conformity to God's law. We receive Him by faith. "O foolish Galatians, who hath bewitched you, that ye should not obey the truth, before whose eyes Jesus Christ hath been evidently set forth, crucified among you? This only would I learn of you, Received ye the Spirit by the works of the law, or by the hearing of faith? Are ye so foolish? having begun in the Spirit, are ye now made perfect by the flesh?" (Gal. 3:1–3).

Each redeemed sinner's *progressive sanctification* in history is as much a matter of *undeserved grace* to him as his definitive sanctification was at the time of his conversion. He should use his conformity or lack of conformity to God's law as an indicator of his progressive sanctification, but he brings nothing of value to God on his account. *God does not reward anyone in terms of his autonomous works*. He rewards His saints in terms of the grace that He has given to each of them. *His grace alone has enabled them to obey*. By honoring obedient saints, God the Father honors Jesus Christ, who alone is the source of their obedience.

We dare not forget this: *the sole source of our obedience is God*. We therefore must return in prayer to God in the name of Jesus Christ, day after day, begging for more grace to obey. We must plead daily for the gift of obedience. We must ask daily for forgiveness. "If we confess our sins, he is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness" (I John 1:9). We must not turn our eyes from the sole source of our obedience: the perfect righteousness of Jesus Christ. If we imagine that our works impress God after our conversion, leading Him to give us more benefits as a matter of contractual obligation with us, then we are under the same illusion that keeps covenant-breakers in spiritual darkness before their conversion. Works righteousness is a constant temptation for fallen man.

Works righteousness breaks the compounding of grace. Works righteousness always falls short of the mark. Stewards who believe that

they must try harder, work more, and accumulate more on behalf of God are trapped on a treadmill that keeps going faster than they can comfortably walk. They will eventually stumble and fall. They believe that their efforts will impress God. They are incorrect. *Only Jesus Christ's efforts impress God*. What every covenant-keeper needs is constant reliance on God's grace to meet the requirements of the law. Increased grace is supposed to match each increase of responsibility that accompanies God's external blessings. *Without additional grace, a redeemed man's successes in overcoming sin do not compound so rapidly as his responsibility to God does*. He always falls behind his knowledge of what God requires from him. To the extent that he attributes anything positive that he does for God to anything other than God's grace through faith, he is caught in this trap: "For unto whomsoever much is given, of him shall be much required: and to whom men have committed much, of him they will ask the more" (v. 48b).

E. Fruits of the Spirit

Paul listed the fruits of the Spirit: "But thou, O man of God, flee these things; and follow after righteousness, godliness, faith, love, patience, meekness" (I Tim. 6:11). Peter offered a similar list: "And beside this, giving all diligence, add to your faith virtue; and to virtue knowledge; And to knowledge temperance; and to temperance patience; and to patience godliness; And to godliness brotherly kindness; and to brotherly kindness charity. For if these things be in you, and abound, they make you that ye shall neither be barren nor unfruitful in the knowledge of our Lord Jesus Christ. But he that lacketh these things is blind, and cannot see afar off, and hath forgotten that he was purged from his old sins" (II Pet. 1:5–9).

In his commentary on Galatians, Luther presented his case for grace as the sole basis of man's justification. But grace is the sole basis of redeemed men's sanctification, too. Luther called this grace the fruits of the Spirit. "Wherefore all the duties of a Christian man, as to love his wife, to bring up his children, to govern his family, and such like (which unto them are worldly and carnal) are the fruits of the spirit."[8] Redeemed people are transformed by the Holy Spirit.

> Also by the same power of the Holy Ghost from being adulterers, wrathful, impatient, and covetous persons, ye are become chaste, gentle, pa-

8. Comment on Galatians 3:3. Martin Luther, *Commentary on Galatians*, Erasmus Middleton trans. (Grand Rapids, Michigan: Kregel, 1979), p. 120.

> tient, and lovers of your neighbours. . . . Now, to love thy neighbour so heartily, that thou art ready to bestow thy money, thy goods, thine eyes, and all that thou hast for his salvation, and moreover to suffer patiently all adversities and afflictions, these, no doubt, are the effects and fruits of the Spirit, and these, saith he, ye received and enjoyed, before these false teachers came among you. But ye received these things not by the law, but of God, who ministered unto you, and daily increased in you by His Holy Spirit, that the gospel had a most happy course among you, in teaching, believing, working and suffering.[9]

The fruits of the Spirit are the marks of our progressive sanctification in history. They are not the result of our efforts to try harder. *They are a free gift from God*. The faithful Christian should pray to God for these daily fruits. These fruits testify to the faithfulness of God in helping His stewards to remain productive for Him. *Biblical law provides the guidelines, but the Holy Spirit provides the actual fruit*. We judge the quality of the fruit that we display in our lives by means of biblical law, but apart from the Holy Spirit, we cannot begin to meet the law's requirements. Biblical law is too holy. Its standard is too rigorous. "For whosoever shall keep the whole law, and yet offend in one point, he is guilty of all" (James 2:10).

Conclusion

The wise steward in the parable is Jesus Christ. He has already received from God full authority over God's entire household. This household is the kingdom of God.

As stewards under Christ, we are required to show a profit. We cannot do this apart from God's progressive grace to us over time. Progressive grace is the sole source of our ability to meet Jesus' ever-increasing demands on His people as they mature spiritually. Why does He increase His demands on us? Because He gives more success to us. This increases our knowledge of how God's covenants work. It also increases the burden on us. The only legitimate way to deal with this ever-heavier burden is to plead for more grace from God. His grace must match our increased responsibility, or else we will fail. We will either lay down our burden or be crushed by it.

The compounding of wealth or other forms of kingdom success brings covenant-keepers under ever-greater requirements. *The load keeps getting heavier because the blessings keep compounding*. The only legitimate way of escape is a systematic appeal to God for more grace to

9. Comment on Galatians 3:5. *Ibid*., pp. 122, 123.

obey God's law. Redeemed men cannot bring sufficient works before God to repay Him for the grace they have already received. *Grace always precedes law*. We cannot use our obedience to God's law to repay God for His grace to us. *We are always debtors on our own account*. We need to draw on Christ's account to pay our ever-increasing debt. There is no other way. *Our debt keeps getting bigger*. Only His account is large enough to enable us to stay ahead of our liabilities.

The possibility of kingdom expansion is always with us because God's grace is freely available. *The kingdom expands in history because God provides compound grace to faithful stewards. This grace matches their ever-increasing responsibilities*. Without grace to match responsibility, the kingdom of God would reach the limits of redeemed men's performance and then fall back. It could not get very far. In a self-funded dominion march around the world, redeemed men in Jerusalem would never even reach Emmaus.

29

EARLY CONFESSION[1]

When thou goest with thine adversary to the magistrate, as thou art in the way, give diligence that thou mayest be delivered from him; lest he hale thee to the judge, and the judge deliver thee to the officer, and the officer cast thee into prison. I tell thee, thou shalt not depart thence, till thou hast paid the very last mite.

LUKE 12:58–59

This warning appears in Matthew early in the Sermon on the Mount (Matt. 5:25–26). The theocentric principle of this law is the authority of God to bring eternal punishment against His enemies: sanctions, point four of the biblical covenant.[2] God is the adversary who brings a covenant lawsuit in history against those who have broken His covenant.

A. Discount for Early Confession

Covenant-breakers are warned to settle with God before the day of judgment, when they will be delivered over to the judge, sentenced, and cast into prison. In prison, a man cannot earn enough to buy his freedom. Though it is not clear from this passage, prison here is analogous to hell. Jesus' parable of the unjust steward makes this clear: "And his lord was wroth, and delivered him to the tormentors, till he should pay all that was due unto him. So likewise shall my heavenly Father do also unto you, if ye from your hearts forgive not every one his brother their trespasses" (Matt. 18:34–35).

1. This appears in chapter 8 of Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012).

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

The presumption of this passage is that the listener is guilty. His adversary is God. Man does not come before God in a guiltless legal condition. Jesus warned every guilty sinner against refusing to make restitution to this innocent victim before the case comes before the judge. In the Mosaic law, there was a lower penalty for admitting guilt before the trial. The thief had been accused by the victim, but he had avoided a trial because he had sworn falsely to his neighbor that he was innocent. "Then shall an oath of the LORD be between them both, that he hath not put his hand unto his neighbour's goods; and the owner of it shall accept thereof, and he shall not make it good" (Ex. 22:11).[3] The thief was required to repay whatever he had stolen, plus 20%. "Then it shall be, because he hath sinned, and is guilty, that he shall restore that which he took violently away, or the thing which he hath deceitfully gotten, or that which was delivered him to keep, or the lost thing which he found, Or all that about which he hath sworn falsely; he shall even restore it in the principal, and shall add the fifth part more thereto, and give it unto him to whom it appertaineth, in the day of his trespass offering" (Lev. 6:4–5).[4]

The presumption here is that the thief had already sworn falsely. His adversary comes to him and demands payment. Does he have new evidence? Can he now prove that the thief had in fact stolen his goods? If so, the thief faces a greater penalty if convicted: double restitution (Ex. 22:4),[5] plus a trespass offering—a slain ram (Lev. 6:6)[6]—to the church in payment for the false oath.

The Mosaic law offered a discount for timely confession: before the false oath, no trespass offering was required, though restitution was. After the false oath to the neighbor, a 20% penalty was required and a trespass offering. After the trial, double restitution and a trespass offering were required. This system reduced the expense to the victim or the civil court for gaining a conviction. It lowered the price of civil justice.[7]

B. New Evidence

The guilty man in this case thinks that he can avoid making restitution to his victim. His adversary confronts him, but still he persists

3. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 3, *Tools of Dominion* (1990), ch. 46.

4. Gary North, *Boundaries and Dominion: An Economic Commentary on Leviticus*, 2nd ed. (Dallas, Georgia: Point Five Press, [1994] 2012), ch. 7.

5. North, *Authority and Dominion*, ch. 43.

6. North, *Boundaries and Dominion*, ch. 7:B–C.

7. North, *Authority and Dominion*, ch. 44.

in his deception. His adversary suspects that he has committed the crime. Nevertheless, the guilty party refuses to admit this and pay the victim.

The key question for the guilty party is this: Can the victim prove his case in a court? Has he additional evidence that will lead to his conviction? The assumption of Jesus' warning here is that the victim possesses additional evidence. Perhaps he has new witnesses. Whatever he has, the victim is offering the criminal one more opportunity to "come clean." He is being given another opportunity to confess his guilt and escape from the court by means of a reduced payment. Jesus warned His listeners: accept the offer. Do not risk suffering a far harsher penalty when the judge hands down his decision.

The guilty party may think to himself, "I have successfully avoided conviction previously. I think I will avoid it this time, too. Yes, there is some risk, but I would rather bear this risk than make a settlement with my victim now." This is unwise, Jesus said. Confess now. Make restitution now.

The assumption of this passage is that the victim has new evidence—compelling evidence—and will gain a conviction. Theologically speaking, the criminal is dealing with an omniscient God who is his judge. In His court, no guilty party will ever escape conviction. The force of the passage comes from the presumption that the adversary possesses evidence that will hold up in court.

C. The Merciful Victim

The biblical principle of justice is victim's rights.[8] The victim has approached the guilty party and has graciously offered him one more opportunity to clear up the matter. He is under no obligation to do this. He has already confronted the criminal, who has sworn that he is innocent. This oath may have been taken in private or it may have been taken in public. God heard it.

The victim understands this law court. It will impose the penalty of prison. In this court, the risk is permanent incarceration. Such a penalty offers no hope for the convict other than restitution made on his behalf by a free man. This was not a Mosaic penalty. The Mosaic penalties were flogging, restitution, and execution.[9] Jesus was speak-

8. Gary North, *Victim's Rights: The Biblical View of Civil Justice* (Tyler, Texas: Institute for Christian Economics, 1990).

9. There was a unique penalty imposed on a wife who grabbed the genitals of her husband's opponent when he and her husband were fighting (Deut. 25:11–12). The

ing to an audience in the Roman Empire. Rome used prisons as the means of punishment. The Mosaic law aimed at restoration through restitution to the victim. Execution was the means of delivering a convicted man into God's court. There was no prison system, precisely because prison is God's monopoly. *Hell is God's prison*. Everyone sentenced to this prison receives an eternal life sentence. There is no way to buy your way out. There is no mercy shown.

This is why the victim in this passage is merciful. He has the evidence that will convict the man. Nevertheless, he approaches him one more time to persuade him to admit his guilt and pay what he owes. If the case comes to trial, the guilty party will have no hope. The language Jesus invoked here is a sentence without mercy: payment to the last farthing—to the last penny, in other words.

What kind of person, knowing his guilt, would reject the offer? Only someone who assumes that the victim does not have the evidence. In other words, *he underestimates his victim*. He trusts in his own cleverness in covering up the crime. He also underestimates the severity of the court. After all, he has previously escaped a permanent penalty. Why not again?

Ultimately, Jesus was calling men to recognize Him as the victim who has the evidence necessary to convict them. The heavenly Judge will recognize the legitimacy of this evidence and will convict. The criminal will surely suffer the penalty. What He was saying was that every man is guilty before God. But there is a way of escape. The guilty person can declare his guilt to the victim and make restitution to him privately. The dispute will not go to court. The case can be settled in advance of a trial.

Payment in advance assumes that the criminal is economically capable of making restitution. If he isn't, then he needs to find someone who will pay the victim on his behalf, while the opportunity for making a substitute payment is still available. After the court declares his guilt, this opportunity will be lost. The man will be cast into prison and forced to pay. But in prison, he cannot gain access to the money necessary to make this restitution payment. Hence, his punishment

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King James translators translated the penalty as cutting off her hand. James Jordan says it meant deeply cutting her hand through the palm. The word in Deuteronomy 25:12 is *kaph* or *kaf*, which Strong's *Concordance* defines as "the hollow hand or palm (so of the paw of an animal, of the sole, and even of the bowl of a dish or sling, the handle of a bolt, the leaves of a palm-tree); fig. power:-branch, + foot, hand ([-ful], -dle, [-led]), hollow, middle, palm, paw, power, sole, spoon." To cut a palm is different from cutting off a hand.

will be permanent. He will never get out. The language of the passage implies life imprisonment. The theology of the passage implies eternal life imprisonment. It implies that God is content with extracting payment through by tormenting rebels forever.

Conclusion

One goal of biblical law is the early confession of guilt. A reduced penalty payment is offered to those who admit their guilt before the trial begins. Jesus warned His listeners that they should settle with their adversary early. This presumed that they were guilty.

The top priority here is gaining the admission of guilt prior to trial. The cost of obtaining justice is less when guilty men admit their guilt early. This is a benefit for the victims of crime. It is a benefit for society, which gains justice at a lower cost. He who is guilty is required by God to admit this fact early. The system of eternal judgment rests on the validity of this principle.

30

AN UNFRUITFUL FIG TREE

> *He spake also this parable; A certain man had a fig tree planted in his vineyard; and he came and sought fruit thereon, and found none. Then said he unto the dresser of his vineyard, Behold, these three years I come seeking fruit on this fig tree, and find none: cut it down; why cumbereth it the ground? And he answering said unto him, Lord, let it alone this year also, till I shall dig about it, and dung it: And if it bear fruit, well: and if not, then after that thou shalt cut it down.*
>
> LUKE 13:6–9

The theocentric principle here is God as the sanctions-bringer: point four of the biblical covenant.[1] This is a passage about negative sanctions.

A. Bear Fruit or Die

This parable deals with an unfruitful fig tree. The owner of the vineyard was tired of waiting for the fig tree to bear fruit. He ordered it cut down. His gardener asked him to spare the tree for one more season. He promised to fertilize it and care for it. "Be patient for one more season!"

The fig tree was a metaphor for Old Covenant Israel. God had grown tired of waiting for the nation to bear fruit. But the gardener pleaded for mercy. Who was the gardener? Jesus Christ. His earthly ministry was aimed at Israel. "I am not sent but unto the lost sheep of the house of Israel" (Matt. 15:24). Mary mistook the resurrected Jesus for a gardener (John 20:15). He really was Israel's gardener, metaphorically speaking. He asked for an additional period of grace on

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

behalf of the nation. God granted His request. But this grace ended in A.D. 70.[2]

The land owner asked: "Why cumbereth it the ground?" The Greek word translated "cumbereth" means "to destroy" or "to use up." The land owner was asking: "Why waste space on it any longer? It is using up a scarce economic resource: fertile ground." The implication is clear: *there must be a positive return on God's investment*. If there isn't, God will eventually cease to invest any more resources in a failed project. He will plant another tree. But he will first rip out the fruitless tree.

The gardener had an answer. He would fertilize the soil. He would dig the soil to loosen it. With this assistance, the fig tree might at last bear fruit.

The gardener was being gracious to the fig tree. His care of the soil on behalf of the fig tree would cost him extra work. He did not have to do this. The land owner was ready to devote the soil to another tree. This was his vineyard. There were other uses for his land. But the gardener pleaded on behalf of the fig tree. "Don't give up on it yet. Give me an opportunity to make it bear fruit."

He had already waited three years. These years were gone forever. He could not get them back. Whatever he had invested in caring for the fig tree was gone. What was past was past. Any expenses that the land owner had borne had become what economists call *sunk costs*: gone forever. The question facing the land owner was this: "How much will I have to invest in order to make this tree profitable?"

The land owner had to make a decision. Was it worth caring for the soil on behalf of an unfruitful tree? How long should he be patient? By planting another tree, he might be able to get a return on the use of his land. The fig tree was absorbing resources and not paying off.

The gardener had a suggestion: wait one more year. If the land owner could get the tree into production in a year, this would be a good return on the investment, as of year three. *Whatever had been invested previously was economically irrelevant. It was unrecoverable. It was gone.* It would be better, implied the gardener, to regard the tree as a one-year investment.

But there was a problem: What if the tree was inherently unfruitful? Maybe it was from a bad seed. The evidence pointed to this possibility: three years with no fruit. So, one year's delay followed by

2. David Chilton, *The Days of Vengeance: An Exposition of the Book of Revelation* (Ft. Worth, Texas: Dominion Press, 1987).

fruit would be a good investment, but if the tree was from bad stock, the extra year would not pay. What to do?

B. An Extra Generation

Jesus devoted the bulk of His ministry to bringing the message of repentance to Israel. He only rarely went to gentiles. He was giving the fig tree one last opportunity to repent, to become fruitful for God.

His ministry was cut short sometime around A.D. 30, or possibly in A.D. 33.[3] The temple was burned by the Romans in A.D. 70. Old Covenant Israel was therefore granted one more generation by God after the crucifixion. When national repentance did not come, God uprooted Israel. Jesus had prophesied this. "Therefore say I unto you, The kingdom of God shall be taken from you, and given to a nation bringing forth the fruits thereof" (Matt. 21:43). The church has inherited God's promises to Israel. It has become the new Israel of God (Gal. 6:16). Gentile members of the church have become the sons of Abraham (Rom. 4:16).

The additional generation was evidence of God's mercy. Jesus had said on the cross, "Father, forgive them; for they know not what they do" (Luke 23:34b). The extra generation was God's response to this prayer. But judgment came, according to the words of the Jewish people. "Then answered all the people, and said, His blood be on us, and on our children" (Matt. 27:25).

Conclusion

The parable of the unfruitful fig tree reveals a fundamental biblical principle: *God expects all men to bear spiritual fruit. He holds them accountable*. He has invested resources in them. We call these resources God's grace. He expects a positive return. But a man cannot provide this on his own. He is inherently unfruitful. For him to bear fruit, he needs additional grace.[4] The gardener supplies this. Jesus Christ offers care and feeding for unfruitful fig trees. He volunteers to do this on behalf of both the owner and the trees. That is, Christ's mercy is a gift to God by way of the presently unfruitful trees.

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3. If Herod died in 4 B.C., as Josephus argued and most historians still believe, then Jesus died sometime around A.D. 30. But if Herod died in January of A.D. 1, then Jesus died in A.D. 33. John P. Pratt, a Mormon scholar, makes a cogent case for the later date for Herod's death. Pratt, "Yet Another Eclipse for Herod," *Planetarium*, XIX (Dec. 1990), pp. 8–14.

4. Chapter 41.

This mercy has time limits. At some point, God will destroy every unfruitful fig tree. On this point, Israel is again the model. "And when he saw a fig tree in the way, he came to it, and found nothing thereon, but leaves only, and said unto it, Let no fruit grow on thee henceforward for ever. And presently the fig tree withered away. And when the disciples saw it, they marvelled, saying, How soon is the fig tree withered away! Jesus answered and said unto them, Verily I say unto you, If ye have faith, and doubt not, ye shall not only do this which is done to the fig tree, but also if ye shall say unto this mountain, Be thou removed, and be thou cast into the sea; it shall be done" (Matt. 21:19–21).

The vineyard is kingdom of God. The owner is God. He expects a positive rate of return. Only Christ can provide this. Only through Christ can any tree become fruitful in God's eyes. Old Covenant Israel is the example of how not to become fruitful.

31

HOPE AND COMMITMENT[1]

> *Then said he, Unto what is the kingdom of God like? and whereunto shall I resemble it? It is like a grain of mustard seed, which a man took, and cast into his garden; and it grew, and waxed a great tree; and the fowls of the air lodged in the branches of it. And again he said, Whereunto shall I liken the kingdom of God? It is like leaven, which a woman took and hid in three measures of meal, till the whole was leavened.*
>
> LUKE 13:18–21

The theocentric focus here is the kingdom of God, which in Matthew's Gospel is referred to as the kingdom of heaven. God extends His visible rule in history through the efforts of Christians. His kingdom progressively replaces the kingdom of Satan in history. Because God is sovereign, His kingdom cannot fail in history. No matter how small it seems at any time, it will expand in history. Its near-invisibility today is in contrast with its visibility in the future. The kingdom of God is associated with point three of the biblical covenant: law.[2] But growth is associated with point five: succession/inheritance.[3]

A. Small Beginnings

Jesus spoke these words to residents of a tiny nation which was under the rule of a great empire. His listeners were a captive people. Their nation had been under the rule of other empires for six centuries.

1. This is adapted from chapter 30 of Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012).

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 3. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 3.

3. Sutton, ch. 5. North, ch. 5.

Here was a limited audience indeed. Yet Jesus spoke to them in terms of great expectations.

The kingdom of God had been bottled up in Israel until the Assyrian and Babylonian captivities. Then it gained limited influence outside the borders of the Promised Land. But this influence had not transformed the empires that had ruled over Israel. A few kings had been impressed with the God of Israel, but this did not change the religious commitment of their empires.

The temple of Jesus' day was a great structure, but its rebuilding had begun over four decades earlier under a gentile king, Herod[4]—the king who later sought to kill the infant Jesus. The sacrifices went on, but the world still did not come to Israel in supplication. The kingdom of God was visible to those who wanted to see it, but few did. The Old Testament was available on scrolls, but only a handful of people possessed copies. The kingdom of God in Jesus' day was a highly circumscribed phenomenon.

This was not to remain true much longer, but Jesus' listeners did not know this at the time. They had seen no victories. All they had seen was foreign tyranny. They longed for deliverance, but there was no evidence that deliverance was possible. Yet here was Jesus, preaching victory: the expansion of the kingdom of God. He spoke of small beginnings and large results. There was no doubt in His mind: the kingdom of God was not a small matter. Despite the fact that His was a day of small beginnings, He told His listeners that something significant was in their midst. They could become part of a great kingdom. He had previously told them, "But if I with the finger of God cast out devils, no doubt the kingdom of God is come upon you" (Luke 11:20).[5] Jesus was telling them that a new period of kingdom growth was imminent.

This was difficult to believe. The nation of Israel had never been large. For centuries, Israel had been isolated, trodden down by gentiles. After all this time, would the nation of Israel now become a significant factor in world history? Or did Jesus mean something else? Was the kingdom about to be separated from the nation? What did Jesus really mean? His disciples were confused, which is why they came to Him in private for explanations of His kingdom parables.

4. Herod was a major builder. See Dwayne W. Roller, *The Building Program of Herod the Great* (Berkeley: University of California Press, 1998).

5. In Matthew's account, we read: "But if I cast out devils by the Spirit of God, then the kingdom of God is come unto you" (Matt. 12:28).

B. The Mustard Seed: Growth

The mustard seed is small. Its results are great. The disparity between what is visible at the beginning and what takes place at the end is the heart of this analogy. Elsewhere, Jesus made the same comparison with respect to men's faith. "And Jesus said unto them, Because of your unbelief: for verily I say unto you, If ye have faith as a grain of mustard seed, ye shall say unto this mountain, Remove hence to yonder place; and it shall remove; and nothing shall be impossible unto you" (Matt. 17:20). "And the Lord said, If ye had faith as a grain of mustard seed, ye might say unto this sycamine tree, Be thou plucked up by the root, and be thou planted in the sea; and it should obey you" (Luke 17:6).

The message was clear: that which is visibly small today can have important results in the future. Do not be fooled by the initial indications. What lies ahead is much greater than what is visible today. He who focuses solely on what is visible today will be misled by what he sees. That which is visible today is not representative of that which will be visible later. *Without faith, the tyranny of the present will overwhelm the faithful.* Rome looked large; the kingdom of God looked small. Rome had great power; the kingdom of God did not seem to. But this was an illusion, Jesus said. The mustard seed does not reveal its future results. Those who knew something of mustard seeds could understand what Jesus was saying. Those without this knowledge could not.

What little is visible today, Jesus said, should not paralyze faithful men by undermining their confidence in the future. The mustard seed today is not important; what it will become is important. The same is true of God's kingdom. Jesus told His listeners of great things to come. The reality of these great things would have to be accepted on faith. But for those who took His words seriously, this new optimism would motivate them to work to extend God's kingdom in history.

C. The Transforming Effect of Leaven

Another brief analogy continued the theme of growth. The kingdom is like leaven. Leaven is inserted into dough in order to make it rise. A small amount produces visible growth throughout the dough. The whole loaf rises because of the presence of the leaven. The leaven spreads through all of the dough, affecting all of it.

Previously, Jesus spoke of the leaven of the Pharisees. "In the mean time, when there were gathered together an innumerable multitude of

people, insomuch that they trode one upon another, he began to say unto his disciples first of all, Beware ye of the leaven of the Pharisees, which is hypocrisy" (Luke 12:1). At first, the disciples did not understand His meaning, but then they did. "Then understood they how that he bade them not beware of the leaven of bread, but of the doctrine of the Pharisees and of the Sadducees" (Matt. 16:12). The doctrine of the Pharisees and Sadducees would produce a different kind of loaf. Jesus was setting forth the image of dough that would accept either form of leaven. The leaven of the kingdom is also doctrinal. It presents a specific view of God, man, law, causation, and the future. Rival kingdoms are based on rival views of these same covenantal doctrines.

Leaven can be either positive or negative, Jesus said. In the temple sacrifices, leaven was never offered on the altar (Lev. 2:11). But the firstfruits offering had to be leavened bread (Lev. 23:17). So, leaven was not a symbol of evil. It was a symbol of growth.[6] The question is: Which leaven will raise the dough of history? Whose leaven will succeed in transforming the dough of civilization? God's or Satan's?

Jesus was arguing that the leaven of God's kingdom raises the dough of history to produce good bread. The leaven of the firstfruits is to be seen as representative of the final bread. The kingdom of God in history will be triumphant. The whole loaf is raised up, Jesus said. The loaf is a metaphor for history.

D. Eschatology and Hope

The mustard seed and leaven: these two analogies offer hope to God's people—not just hope for eternity, but hope for history. The eschatology of these two analogies is clearly optimistic. It is based on the comprehensive transforming power of God's kingdom in history.

This hope is supposed to motivate God's people to extend His kingdom. The extension of God's kingdom is the essence of the dominion covenant. The whole world is to be subdued by God's people for the glory of God. The Great Commission (Matt. 28:18–20) is the New Covenant's reaffirmation of the original dominion covenant given to Adam (Gen. 1:26–28).[7]

Hope undergirds action. He who is without earthly hope finds it costly to commit resources to projects that he believes cannot suc-

6. Gary North, *Boundaries and Dominion: An Economic Commentary on Leviticus*, 2nd ed. (Dallas, Georgia: Point Five Press, [1994] 2012), ch. 3.

7. Kenneth L. Gentry, Jr., *The Greatness of the Great Commission: The Christian Enterprise in a Fallen World* (Tyler, Texas: Institute for Christian Economics, 1990), ch. 1.

ceed. *Jesus set forth a vision of the whole world transformed*. He called His servants to participate in this endeavor. He told them of the world-transforming results of their earthly efforts. He did not tell them that their efforts would always be overshadowed by the leaven of rival kingdoms. *He called them to replace the rival leavens with the leaven of God's kingdom*.

Hope is a powerful motivation. Confidence in the future is a personally transforming force. The Communists once possessed this hope.[8] They saw themselves as the vanguard of the inevitable proletarian victory. Their efforts transformed one-third of the world's population in the twentieth century and influenced much of the remainder. But when they lost hope, they faltered. Russian Communism died an embarrassing death, August 19–21, 1991, in the failed Communist Party coup in the Soviet Union. The world laughed at the seemingly drunken bureaucrats who had attempted to reclaim leadership for the Communist Party. Laughter doomed Russian Communism—laughter and an empty treasury. But before this was the loss of hope.

Hope for the future lowers the psychological cost of action in the present. A law of economics is that as the cost of anything falls, more of it is demanded (other things remaining equal). Here is an application of this principle: *greater hope for the future produces greater sacrifice in the present*. The investment of capital in the present finances the growth of the kingdom. By promising great things in the future, Jesus was presenting the case for his followers' increased commitment of resources to build the kingdom.

Conclusion

The top priority for every man should be the extension of God's kingdom in history. This has been true ever since God told Adam to subdue the earth. Sin has made this task more difficult. Rival kingdoms now compete for control in history.

Jesus told His listeners that the kingdom of God would not always remain small. It would expand. He was inviting His listeners to participate in this expansion. They were not to despise the day of small beginnings. Instead, they were to commit themselves to a process that would transcend time and borders.

Jesus offered them legitimate hope. This hope was supposed to serve God's people as a motivation for their sacrificial commitment,

8. F. N. Lee, *Communist Eschatology* (Nutley, New Jersey: Craig Press, 1974).

generation after generation. Without this hope in the kingdom's earthly success over time, commitment to the dominion covenant becomes more expensive psychologically. Men are less likely to commit the resources necessary for victory if they do not expect victory. The cost is too high. They may commit resources to projects that they believe will lay up treasure in heaven for them individually. These projects do extend the kingdom in history. But the motivation is personal or familial, so there will be no joint plans among Christians to integrate their efforts into a world-transforming program. This retards the fulfillment of the dominion covenant.

32

THE NARROW GATE[1]

Then said one unto him, Lord, are there few that be saved? And he said unto them, Strive to enter in at the strait gate: for many, I say unto you, will seek to enter in, and shall not be able. When once the master of the house is risen up, and hath shut to the door, and ye begin to stand without, and to knock at the door, saying, Lord, Lord, open unto us; and he shall answer and say unto you, I know you not whence ye are: Then shall ye begin to say, We have eaten and drunk in thy presence, and thou hast taught in our streets. But he shall say, I tell you, I know you not whence ye are; depart from me, all ye workers of iniquity. There shall be weeping and gnashing of teeth, when ye shall see Abraham, and Isaac, and Jacob, and all the prophets, in the kingdom of God, and you yourselves thrust out.

LUKE 13:23–28

The theocentric focus of this law is God as the gatekeeper. He built the gate to eternal life. He established its boundaries, i.e., the pathway's ethical standards. This is point three of the biblical covenant: law.[2] God told Joshua: "Only be thou strong and very courageous, that thou mayest observe to do according to all the law, which Moses my servant commanded thee: turn not from it to the right hand or to the left, that thou mayest prosper whithersoever thou goest. This book of the law shall not depart out of thy mouth; but thou shalt meditate therein day and night, that thou mayest observe to do according to all that is written therein: for then thou shalt make

1. This is adapted from chapter 17 of Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012).

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 3. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 3.

thy way prosperous, and then thou shalt have good success" (Josh. 1:7–8).[3]

A. Choose Life

Every man has a choice before him: life or death. Moses warned Israel at the end of his life:

> See, I have set before thee this day life and good, and death and evil; In that I command thee this day to love the LORD thy God, to walk in his ways, and **to keep his commandments and his statutes and his judgments**, that thou mayest live and multiply: and the LORD thy God shall bless thee in the land whither thou goest to possess it. But if thine heart turn away, so that thou wilt not hear, but shalt be drawn away, and worship other gods, and serve them; I denounce unto you this day, that ye shall surely perish, and that ye shall not prolong your days upon the land, whither thou passest over Jordan to go to possess it. I call heaven and earth to record this day against you, that I have set before you life and death, blessing and cursing: therefore **choose life**, that both thou and thy seed may live: That thou mayest love the LORD thy God, and that thou mayest obey his voice, and that thou mayest cleave unto him: for he is thy life, and the length of thy days: that thou mayest dwell in the land which the LORD sware unto thy fathers, to Abraham, to Isaac, and to Jacob, to give them (Deut. 30:15–20).[4]

The basis of life is clearly stated: "To love the LORD thy God, to walk in his ways, and to keep his commandments and his statutes and his judgments." But no sinner can keep God's law perfectly (Rom. 3:23). So, God's law testifies to the fact that every man needs grace. This grace is not cheap grace. It is granted by God on only one judicial basis: Jesus Christ's perfect fulfilling of the law, with God's curse placed on Him nonetheless. Paul wrote in his greatest epistle on God's grace: "Christ hath redeemed us from the curse of the law, being made a curse for us: for it is written, Cursed is every one that hangeth on a tree" (Gal. 3:13).

1. Two Gates

In Matthew's account, two gates are mentioned. "Enter ye in at the strait gate: for wide is the gate, and broad is the way, that leadeth to destruction, and many there be which go in thereat: Because strait is

3. Gary North, *Disobedience and Defeat: An Economic Commentary on the Historical Books* (Dallas, Georgia: Point Five Press, 2012), ch. 1.

4. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 73.

the gate, and narrow is the way, which leadeth unto life, and few there be that find it" (Matt. 7:13–14).

The gate to eternal life is narrow. Does this mean that the way is *too difficult* for most people? Or does it mean that the way is *hidden* from most people?

If the way is too difficult for most people, then this must mean that it is not too difficult for some people. This means that the way to life is the way of the law, of good works. Paul preached the contrary view in the synagogue at Antioch: "Be it known unto you therefore, men and brethren, that through this man is preached unto you the forgiveness of sins: And by him all that believe are justified from all things, from which ye could not be justified by the law of Moses" (Acts 13: 38–39).

If, on the other hand, the narrow gate is hidden to most people, then some do get through the gate on the basis of their having found it. Evidence for this interpretation is found in Jesus' discussion of His ministry. He did not come to show the truth to everyone. He showed in only to a few. "At that time Jesus answered and said, I thank thee, O Father, Lord of heaven and earth, because thou hast hid these things from the wise and prudent, and hast revealed them unto babes" (Matt. 11:25).

> And the disciples came, and said unto him, Why speakest thou unto them in parables? He answered and said unto them, Because it is given unto you to know the mysteries of the kingdom of heaven, but to them it is not given. For whosoever hath, to him shall be given, and he shall have more abundance: but whosoever hath not, from him shall be taken away even that he hath. Therefore speak I to them in parables: because they seeing see not; and hearing they hear not, neither do they understand. And in them is fulfilled the prophecy of Esaias, which saith, By hearing ye shall hear, and shall not understand; and seeing ye shall see, and shall not perceive: For this people's heart is waxed gross, and their ears are dull of hearing, and their eyes they have closed; lest at any time they should see with their eyes, and hear with their ears, and should understand with their heart, and should be converted, and I should heal them. But blessed are your eyes, for they see: and your ears, for they hear. For verily I say unto you, That many prophets and righteous men have desired to see those things which ye see, and have not seen them; and to hear those things which ye hear, and have not heard them (Matt. 13:10–17).

This was a fulfillment of Isaiah: "And he said, Go, and tell this people, Hear ye indeed, but understand not; and see ye indeed, but perceive not. Make the heart of this people fat, and make their ears

heavy, and shut their eyes; lest they see with their eyes, and hear with their ears, and understand with their heart, and convert, and be healed" (Isa. 6:9–10). This selective revelation is God the Father's work. "He saith unto them, But whom say ye that I am? And Simon Peter answered and said, Thou art the Christ, the Son of the living God. And Jesus answered and said unto him, Blessed art thou, Simon Barjona: for flesh and blood hath not revealed it unto thee, but my Father which is in heaven" (Matt. 16:15–17).

2. The Narrow Gate

These passages prove that the narrow gate is not closed to most people on the basis of their sin. It is closed to *all* people on the basis of their sin. Then how can it be open to anyone? Only on the basis of Christ's perfection, which is imputed to him judicially by God.

> Therefore by the deeds of the law there shall no flesh be justified in his sight: for by the law is the knowledge of sin. But now the righteousness of God without the law is manifested, being witnessed by the law and the prophets; Even the righteousness of God which is by faith of Jesus Christ unto all and upon all them that believe: for there is no difference: For all have sinned, and come short of the glory of God; Being justified freely by his grace through the redemption that is in Christ Jesus: Whom God hath set forth to be a propitiation through faith in his blood, to declare his righteousness for the remission of sins that are past, through the forbearance of God; To declare, I say, at this time his righteousness: that he might be just, and the justifier of him which believeth in Jesus (Rom. 3:20–26).

> But to him that worketh not, but believeth on him that justifieth the ungodly, his faith is counted for righteousness. Even as David also describeth the blessedness of the man, unto whom God imputeth righteousness without works, Saying, Blessed are they whose iniquities are forgiven, and whose sins are covered. Blessed is the man to whom the Lord will not impute sin (Rom. 4:5–8).

B. Many Called, Few Chosen

Narrow is the way, Jesus said. The question is this: Is the way closed to most men forever? Or was Jesus speaking only of His own era, the waning days of Old Covenant Israel?

1. The Harvest of Souls

His words indicate that He was speaking of conditions in His own era, not necessarily about the future. More than this: things would soon change. That which Jesus had taught His followers would soon

be heard by many people. Did this mean many men in general or many Jews? The context indicates: many Jews. "In the mean time, when there were gathered together an innumerable multitude of people, insomuch that they trode one upon another, he began to say unto his disciples first of all, Beware ye of the leaven of the Pharisees, which is hypocrisy. For there is nothing covered, that shall not be revealed; neither hid, that shall not be known. Therefore whatsoever ye have spoken in darkness shall be heard in the light; and that which ye have spoken in the ear in closets shall be proclaimed upon the housetops" (Luke 12:1–3). He told the disciples: "Say not ye, There are yet four months, and then cometh harvest? behold, I say unto you, Lift up your eyes, and look on the fields; for they are white already to harvest. And he that reapeth receiveth wages, and gathereth fruit unto life eternal: that both he that soweth and he that reapeth may rejoice together" (John 4:35–36). "And Jesus went about all the cities and villages, teaching in their synagogues, and preaching the gospel of the kingdom, and healing every sickness and every disease among the people. But when he saw the multitudes, he was moved with compassion on them, because they fainted, and were scattered abroad, as sheep having no shepherd. Then saith he unto his disciples, The harvest truly is plenteous, but the labourers are few; Pray ye therefore the Lord of the harvest, that he will send forth labourers into his harvest" (Matt. 9: 35–38).

2. The Wedding Feast

Christ's parable of the king's wedding feast for his son seems to indicate that on the final day, there will be more people left outside the feast than the number of those inside. "And when the king came in to see the guests, he saw there a man which had not on a wedding garment: And he saith unto him, Friend, how camest thou in hither not having a wedding garment? And he was speechless. Then said the king to the servants, Bind him hand and foot, and take him away, and cast him into outer darkness; there shall be weeping and gnashing of teeth. For many are called, but few are chosen" (Matt. 22:11–14).

This passage is one of those commonly used against postmillennialism. Critics ask: How can postmillennialists believe in a great outpouring of faith? After all, many are called, but few are chosen. But the critics neglect the context of this parable. This is the parable of the wedding feast. The king is God; His son is Jesus Christ. *Jesus presented this parable in the context of opposition from the Pharisees.*

"And when the chief priests and Pharisees had heard his parables, they perceived that he spake of them. But when they sought to lay hands on him, they feared the multitude, because they took him for a prophet. And Jesus answered and spake unto them again by parables, and said, The kingdom of heaven is like unto a certain king, which made a marriage for his son, And sent forth his servants to call them that were bidden to the wedding: and they would not come" (Matt. 21:45–22:3). It was clear to the Pharisees that they were the targets of this parable, for immediately after He gave it, "Then went the Pharisees, and took counsel how they might entangle him in his talk" (Matt. 22:15).

The prophetic context of this passage was Jesus' warning to the Pharisees: "Therefore say I unto you, The kingdom of God shall be taken from you, and given to a nation bringing forth the fruits thereof" (Matt. 21:43). This was a warning that the way of life was about to be opened to the gentiles. More than this: the way of life would soon be closed to Israel on any basis other than membership in the universal church. This meant that Jews would be outnumbered by gentiles. Jews would not gain access to the kingdom of God based on their Jewishness, i.e., their claim of descent from the patriarchs, their adherence to what later were called Talmudic traditions, or any other exclusively Jewish possession.

The parable of the wedding feast is about *socially acceptable people*, who demanded entrance on their own terms, dressed in their own garments, in relation to the undesirables, who were content to allow the king to clothe them. The parable says that the acceptable people initially slew the agents of the king (Matt. 22:6). This was a clear reference to the practice of the Jews: slaying the prophets in the past and slaying Christ's disciples in the near future. The king was no longer willing to tolerate this behavior. He then opened the feast to the least desirable elements. "Then saith he to his servants, The wedding is ready, but they which were bidden were not worthy. Go ye therefore into the highways, and as many as ye shall find, bid to the marriage. So those servants went out into the highways, and gathered together all as many as they found, both bad and good: and the wedding was furnished with guests" (Matt. 22:8–10). On the highways of Israel were gentiles, as the parable of the good Samaritan indicates. The servants invited both Jews and gentiles without distinction. The wedding feast was now open to anyone brought in by the king's servants, but it was not open to those who came on their own, dressed in their

own garments. The Pharisees knew exactly what Jesus was saying. They immediately took counsel against Him.

"Many are called, but few are chosen." *This referred to the Jews of Jesus' day*. The narrow confines of the Old Covenant were about to be shattered by the New Covenant.

The Jews would not accept this message. They would not accept entrance into the kingdom of Christ on these terms: open entry to the gentiles without their circumcision.

3. Jews vs. Gentiles

This point is even clearer in Luke. The contrast is between those who claim to be the descendants of Abraham and the patriarchs vs. those who arrive from all directions: gentiles. The former will not gain access to eternal life, and the latter will. The context of the passage under consideration in this chapter reveals the contrast.

> And he went through the cities and villages, teaching, and journeying toward Jerusalem. Then said one unto him, Lord, are there few that be saved? And he said unto them, Strive to enter in at the strait gate: for many, I say unto you, will seek to enter in, and shall not be able. When once the master of the house is risen up, and hath shut to the door, and ye begin to stand without, and to knock at the door, saying, Lord, Lord, open unto us; and he shall answer and say unto you, I know you not whence ye are: Then shall ye begin to say, We have eaten and drunk in thy presence, and thou hast taught in our streets. But he shall say, I tell you, I know you not whence ye are; depart from me, all ye workers of iniquity. There shall be weeping and gnashing of teeth, when ye shall see Abraham, and Isaac, and Jacob, and all the prophets, in the kingdom of God, and you yourselves thrust out. And they shall come from the east, and from the west, and from the north, and from the south, and shall sit down in the kingdom of God. And, behold, there are last which shall be first, and there are first which shall be last (Luke 13:22–30).

Immediately following the Sermon on the Mount, Jesus told the faithful centurion: "And I say unto you, That many shall come from the east and west, and shall sit down with Abraham, and Isaac, and Jacob, in the kingdom of heaven. But the children of the kingdom shall be cast out into outer darkness: there shall be weeping and gnashing of teeth" (Matt. 8:11–12). The same imagery appears: gentiles coming from afar, sitting in the presence of the patriarchs, with Jews outside, under the curse, gnashing their teeth.

The Pharisees were greatly offended by this. They understood what Jesus was saying about them and their nation. They wanted

Him to stop preaching such things. They wanted Him to leave town. "The same day there came certain of the Pharisees, saying unto him, Get thee out, and depart hence: for Herod will kill thee" (Luke 13:31). What the Pharisees clearly understood has not been understood by Christian expositors, who interpret Christ's words apart from their context: the imminent transfer of the kingdom of God from Old Covenant Israel to the New Covenant church.

Many were called: many Jews in His day. Few were chosen: few Jews in His day. The contrast in these passages is not between the number of lost people in history vs. the number saved. It is between the number of Jews saved in Jesus' day vs. the number of Jews not saved in Jesus' day. He was saying that the Jews of His day were no longer God's chosen people. They had become the "called but rarely chosen" people.

C. Heeding the Call

The call is for repentance and acceptance of a judicial substitute before God. The call is not for the listener's works righteousness, but for *Jesus Christ's works righteousness*. "And be renewed in the spirit of your mind; And that ye put on the new man, which after God is created in righteousness and true holiness" (Eph. 4:23–24).

Jesus called men to obedience. He did not say that the path is too difficult for most men. On the contrary, He said it is easier than what men in sin must face. "Come unto me, all ye that labour and are heavy laden, and I will give you rest. Take my yoke upon you, and learn of me; for I am meek and lowly in heart: and ye shall find rest unto your souls. For my yoke is easy, and my burden is light" (Matt. 11:28–30).[5] To interpret the metaphor of the narrow gate as if it were a call to ascetic moral discipline is to miss the point entirely. That was what the Jews thought the narrow gate was: fenced in with innumerable laws that only Jews and a few proselytes could obey.

The broad gate that leads to destruction is not merely the path of easy virtue; it is equally the path of ascetic self-discipline. All robes except the wedding garments provided by the king are unacceptable, Jesus warned. All righteousness other than Christ's imputed perfection is substandard. The Jews wanted to work their way through the narrow gate. The gentiles wanted much the same, if not ethically, then at least ritually. Hardened sinners wanted to avoid thinking of

5. North, *Priorities and Dominion*, ch. 25.

such matters. But all were headed toward the broad gate that leads to destruction. What they all needed was what men in every era need: a judicial substitute that is acceptable to God. *They needed an acceptable sacrifice*. It was available. "By the which will we are sanctified through the offering of the body of Jesus Christ once for all. And every priest standeth daily ministering and offering oftentimes the same sacrifices, which can never take away sins: But this man, after he had offered one sacrifice for sins for ever, sat down on the right hand of God; From henceforth expecting till his enemies be made his footstool. For by one offering he hath perfected for ever them that are sanctified" (Heb. 10:10–14).

Jesus is the acceptable sacrifice. He offered Himself, once. Then He "sat down on the right hand of God; From henceforth expecting till his enemies be made his footstool." This footstool metaphor is found throughout the Bible. Psalm 110 is the premier footstool passage. The author of Hebrews used the metaphor a second time. "But to which of the angels said he at any times, Sit on my right hand, until I make thine enemies thy footstool?" (Heb. 1:13). Jesus will remain seated at God's right hand until all of His enemies are conquered, for they are His footstool. He will not return to earth to reign on a throne in Jerusalem or anywhere else. The last enemy is death. "For he must reign, till he hath put all enemies under his feet. The last enemy that shall be destroyed is death" (I Cor. 15:25–26). When death is conquered, He will return to judge the world. The two events are the same event: resurrection to eternal life and resurrection to the second death (Rev. 20:11–15). At that time, it will be visible to all just which of the two gates each man passed through on his journey from history to eternity.

Conclusion

Man's top priority in this passage is his top priority in history: to walk through the narrow gate. This gate is not narrow in the sense of being difficult to pass through. It is narrow in the sense of being inaccessible except through God's special grace, without which it is a closed gate. The gate leading to destruction is wide open. Anyone can pass through: the ascetic, the hedonist, the ritualist, the libertine. Lawyers are especially welcome. "And he said, Woe unto you also, ye lawyers! for ye lade men with burdens grievous to be borne, and ye yourselves touch not the burdens with one of your fingers" (Luke 11:46).

33

THE QUEST FOR RECOGNITION

And he put forth a parable to those which were bidden, when he marked how they chose out the chief rooms; saying unto them, When thou art bidden of any man to a wedding, sit not down in the highest room; lest a more honourable man than thou be bidden of him; And he that bade thee and him come and say to thee, Give this man place; and thou begin with shame to take the lowest room. But when thou art bidden, go and sit down in the lowest room; that when he that bade thee cometh, he may say unto thee, Friend, go up higher: then shalt thou have worship in the presence of them that sit at meat with thee.

LUKE 14:7–10

The theocentric issue here is God's authority to award status. He is the sanctions-bringer: point four of the biblical covenant.[1]

A. Feasting on the Sabbath

The setting for Jesus' discourse was a feast in the home of a Pharisee. It took place on the sabbath. Jesus had just healed a man. He had reminded the Pharisees that they were willing to pull an ox out of a well on the sabbath. This was also His justification for healing a man on the sabbath (Luke 14:1–6).

A Pharisee had been willing to host a feast on the sabbath. This indicated that he understood that the sabbath is a day to forego our own pleasures for the sake of others. Even if the person hosting the feast takes pleasure in the feast, he bears the expense. So, hosting a feast on the sabbath was officially seen as legitimate. Jesus saw it this way. He attended.

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

Jesus used this occasion to present a parable. The parable pictured a feast. Specifically, it was a wedding feast. The wedding feast in the New Testament is a symbol of the final judgment: the marriage supper of the lamb (Rev. 19:9–21).

B. Hierarchy: By Appointment Only

In every organization, there is a hierarchy: a chain of command. Someone at the top is responsible for whatever takes place below him. Hierarchy is basic to the biblical covenant model.[2] It is built into the dominion covenant: God > man > creatures (Gen. 1:26–28).[3]

The focus of the parable is a wedding feast. Initially, there is no one visible who directs each guest to his seat. Not being a modern dinner party, there are no name tags on the table. There are empty seats. Because of the arrangement of the seats, some positions are clearly suitable for people of distinction.

The guests begin to arrive. They do not know who is supposed to sit where. They must make individual decisions about where to sit. Jesus here suggested the proper approach to selecting a seat: choose a seat suitable for a person with minimal distinction. The reason: there is a presently unannounced seating arrangement. At some point before the wedding feast begins, the host who is giving the feast will appear and direct people to their pre-selected seats. Anyone who is sitting at a place of honor had better be the one selected by the host for that seat; otherwise, he will be asked to stand up and move to a position of less honor. This will cause embarrassment for the person who is asked to move.

Sit at the lowest place, Jesus recommended. Then, when the host directs you to your seat, you will have the honor of being visibly honored by the host. There is nothing wrong with being honored. *This parable affirms the legitimacy of the quest for public acclaim*. But this acclaim must be conferred by the person in charge. It is not to be assumed in advance by the person seeking it. Until the host makes his announcement, public acclaim should be self-consciously avoided.

Most people will have their seats in between the highest and lowest positions. The bell-shaped statistical curve applies to the allocation of positions of high honor and low honor. This means that the person who selects the highest position and the person who selects

2. Sutton, *That You May Prosper*, ch. 2.

3. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, 2012), chaps. 3, 4.

the lowest position will probably be asked to move. The odds are, both of them have guessed wrong.

Jesus was applying Proverbs. "Put not forth thyself in the presence of the king, and stand not in the place of great men: For better it is that it be said unto thee, Come up hither; than that thou shouldest be put lower in the presence of the prince whom thine eyes have seen" (Prov. 25:6–7). The Jews were quite familiar with this principle of self-assessment.

C. Self-Assessment

The guests cannot avoid the task of assessing their own degree of honor. They must think about their importance in the eyes of the host. They must think his thoughts after him. They do not know who else has been invited. They do not know which of those invited will actually attend. The task of self-assessment is much too difficult. The guests possess insufficient information.

Jesus recommended that we forego the task of self-assessment in such a situation. It is safer to sit down at the seat of lowest honor. The food will taste the same. Perhaps others will be served their meals first, depending on the rules of etiquette. But what is that to a guest? The important thing is to have received the invitation. Even more important is to honor the invitation by attending (Matt. 22:1–14).

There are only so many seats available. Others may have arrived earlier. If the lowest positions are already taken, then take whatever is available at the low end of the scale of honor. There is no shame in being asked to sit elsewhere if there was no other position available at the low end.

The chief issue here is incorrect self-assessment. "For whosoever exalteth himself shall be abased; and he that humbleth himself shall be exalted" (v. 11). For the guest, the selection process is both active and passive. Self-assessment is active. It is also preliminary. Final assessment is passive, imposed by the host. Jesus made it clear that self-assessment is risky. It is safest to select the lowest available position and allow the host to make the final determination.

Whatever the host decides is correct. It is his feast. He is paying for it. It is also his guest list. He sent out the invitations. The guests are subordinate to the host. He who selects the lowest available position acknowledges that the host is in the best position to know who belongs where. The host can sort it out before the feast begins.

In the parable of the self-exalting Pharisee and the spiritually humble tax collector, we read the same words: "... for every one that

exalteth himself shall be abased; and he that humbleth himself shall be exalted" (Luke 18:14b). In this case, however, the theological issue is justification, not glorification. "I tell you, this man went down to his house justified rather than the other . . ." (v. 18a). It is not a matter of self-seating at the wedding feast; it is a matter of seeking an invitation to attend.

Conclusion

Jesus warned His listeners to avoid self-glorification, but He did not deny the legitimacy of seeking glory. In fact, He encouraged this quest. This is why He told people to sit at the lowest available position. You will gain public glory when the host moves you to a higher position, He said. But this glory comes at the end of time, and it is allocated by God, not man.

This recommendation parallels Jesus' recommendation regarding the quest for wealth. We are told to store up treasure in heaven by refusing to seek riches in history. Similarly, we are told to gain glory in eternity by foregoing the quest for glory in history. We are told to forego rewards in history in order to gain rewards in eternity.

34

RESURRECTION BLESSINGS

Then said he also to him that bade him, When thou makest a dinner or a supper, call not thy friends, nor thy brethren, neither thy kinsmen, nor thy rich neighbours; lest they also bid thee again, and a recompence be made thee. But when thou makest a feast, call the poor, the maimed, the lame, the blind: And thou shalt be blessed; for they cannot recompense thee: for thou shalt be recompensed at the resurrection of the just.

LUKE 14:12–14

The theocentric principle here is God's grace, which is shown to the undeserving. He is the sanctions-bringer: point four of the biblical covenant.[1]

A. Return on Investment (ROI)

This continues Jesus' sermon at the feast. Here He directed His remarks to the Pharisee who had invited Him. Jesus' words assumed that hosting a feast is an investment in the future. There will be a return on this investment. The question is: When? Once again, Jesus focused on *time vs. eternity*. People naturally seek rewards in history. They seek a return on their investment. This is a mistake whenever history and eternity are in conflict.

This feast was being held on the sabbath (Luke 14:1). Temporally self-interested work was forbidden on the Jewish sabbath (Ex. 20:10).[2] To be lawful, this feast had to be a means of service to others.

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

2. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas,

When making a feast on behalf of others, Jesus said, invite only those who cannot pay you back in history. Use the feast to give pleasure exclusively to others. Do not use it as a way to get invited to other feasts. To do so is to turn your feast into a worldly investment.

Jesus was saying that He would not be in a position to repay the host in history. Jesus was one of the poor. He enjoyed a kind of notoriety, but this notoriety would soon be of a negative variety. He was a celebrity, but not one whom Pharisees would choose to associate with in His final days before the resurrection. In this sense, Jesus belonged at the feast, but this was not why He had been invited.

The feast was being held on the sabbath. Jesus healed a man at the feast. The Pharisees and lawyers at the feast were told by Jesus that this was lawful because the healing was the equivalent of an act of mercy to a domesticated animal (vv. 1–7).

A Pharisee was holding a feast on the sabbath. Was this feast an act of mercy? Jesus indicated that it was more of an investment than an act of mercy. If it had been strictly an act of mercy, the Pharisee would have invited only poor people who were in no position to return the favor. This feast was self-serving. The host expected to enjoy invitations to many feasts in the future. He had invited people of his own status. We can call this an act of horizontal, self-interested service.[3]

Temporally self-interested work is a misuse of the sabbath. Jesus said at the time of the healing that what distinguishes lawful work from unlawful work is the *economic status* of the act. To pull an ox out of a well is an act of mercy, even if it is your ox. The animal is in need of assistance. The dependence of the animal on the rescuer is what identifies the act of mercy.

Jesus then healed the man. The man was not in a position to return the favor. Jesus' act was an act of mercy. All of His sabbath healings were acts of mercy. Not only was He not compensated by those whom He healed, the very act of healing got Him in trouble with the religious authorities (Luke 6:11). We can call this an act of *vertical charitable service: reaching downward*.[4]

Jesus identified this feast as a temporally self-interested act. For a feast to be an act of mercy, it should not benefit the host except insofar as he honors a general principle: it is more blessed to give than to

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Georgia: Point Five Press, 2012), Part 2, *Decalogue and Dominion* (1986), ch.2 4.

3. Gary North, *Hierarchy and Dominion: An Economic Commentary on First Timothy*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), Introduction:G:2.

4. *Idem*.

receive (Acts 20:35).[5] The host should make the expenditure because he seeks the benefit of the attendees. *The mark of such a self-sacrificing feast is the low economic status of the attendees*. A man invites those who are lower on the social and economic scale. He reaches downward in order to lift up those beneath him.

B. A Future Return

Once again, Jesus announced the legitimacy of a quest for blessings. Invite the poor to your feast, He said, "And thou shalt be blessed; for they cannot recompense thee: for thou shalt be recompensed at the resurrection of the just" (v. 14). *The reward that is most worth seeking in history is the reward that will come beyond history*. History is the arena for investing; eternity is the crucial arena for recompence, although not the only one.

"And he said unto them, Verily I say unto you, There is no man that hath left house, or parents, or brethren, or wife, or children, for the kingdom of God's sake, Who shall not receive manifold more in this present time, and in the world to come life everlasting" (Luke 18:29–30). *Men sow in history and reap both in history and eternity*. What they sow determines what they will reap. "Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap. For he that soweth to his flesh shall of the flesh reap corruption; but he that soweth to the Spirit shall of the Spirit reap life everlasting" (Gal. 6:7–8). How much they sow determines how much they will finally reap. "But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully" (II Cor. 9:6).[6] "Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again" (Luke 6:38).[7]

It takes considerable faith to accept this dogma. It begins with faith in the *resurrection of the dead*. The Pharisees, unlike the Sadducees, believed in the resurrection of the dead. "For the Sadducees say that there is no resurrection, neither angel, nor spirit: but the Pharisees confess both" (Acts 23:8). Jesus was in the home of a Pharisee,

5. Gary North, *Sacrifice and Dominion: An Economic Commentary on Acts*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 9.

6. Gary North, *Ethics and Dominion: A n Economic Commentary on the Epistles* (Dallas, Georgia: Point Five Press, 2012), ch. 8.

7. Chapter 11.

and Pharisees were attending the feast. He could safely assume that they all believed in the resurrection.

Next, it takes faith in *legal cause and effect*. Specifically, it takes faith in God's bestowing of final rewards in terms of men's acts in history. Men will reap eternally what they have sown in history.

Third, it takes *extreme future-orientation*, i.e., a low personal interest rate. Men should not discount the present value of eternal rewards to the point of so little value that they will not live righteously in the present, which means foregoing present benefits for the sake of eternal rewards. In the chapter on faith, the author of Hebrews praised Moses' future-orientation: "By faith Moses, when he was come to years, refused to be called the son of Pharaoh's daughter; Choosing rather to suffer affliction with the people of God, than to enjoy the pleasures of sin for a season; Esteeming the reproach of Christ greater riches than the treasures in Egypt: for he had respect unto the recompence of the reward. By faith he forsook Egypt, not fearing the wrath of the king: for he endured, as seeing him who is invisible" (Heb. 11:24–27).

Jesus warned His listeners that they were not living in terms of eternity. The feast itself testified to their short-sightedness. They were in the habit of attending each other's feasts. So popular was this practice among them that the host had scheduled his feast for the sabbath. He knew that he would not be criticized for this by his strict sabbatarian peers. Jesus became his critic. The host was being short-sighted. He was not taking the rewards of the final resurrection seriously enough. The way to increase these rewards is to hold feasts for the poor and crippled and blind. These guests cannot provide earthly rewards. To entertain them is to declare publicly one's commitment to rewards beyond history.

C. Social Mixing

The host was a man of prominence. He was a religious leader. His guest list reflected this position. Jesus told the listeners that they should step out of their tight-knit social circles and invite people with a much lower social status.

Such a mixed social event is rare in any society. People do not normally associate with those outside their own social circles. There are a few exceptions. Prior to the twentieth century, members of the English landed aristocracy sometimes would invite their poor tenants to a Christmas celebration. These festivities were understood as

honoring Christ or tradition, and therefore were open to all social groups. But, in general, such events are rare or nonexistent.

Men find it uncomfortable to mix with people who are in a different income bracket or social status. They do not know how to act. They are afraid of saying or doing something inappropriate. There is a sense of being "a fish out of water." Lower-class groups are especially uncomfortable. They are unlikely to invite the rich into their homes for a feast. They do not have the economic resources, including space, to become hosts. They also fear being regarded by their peers as social climbers—"putting on airs." So, the initiative to mix socially must come from those in the higher classes. They must send out the invitations.

The institutional church is to be a place where social classes mix. James wrote:

> For if there come unto your assembly a man with a gold ring, in goodly apparel, and there come in also a poor man in vile raiment; And ye have respect to him that weareth the gay clothing, and say unto him, Sit thou here in a good place; and say to the poor, Stand thou there, or sit here under my footstool: Are ye not then partial in yourselves, and are become judges of evil thoughts? Hearken, my beloved brethren, Hath not God chosen the poor of this world rich in faith, and heirs of the kingdom which he hath promised to them that love him? But ye have despised the poor. Do not rich men oppress you, and draw you before the judgment seats? Do not they blaspheme that worthy name by the which ye are called (James 2:2–7)?

Nevertheless, within any congregation, the array of social classes is narrow. In a parish ministry of a geographically organized denomination, such a Roman Catholicism, a neighborhood shapes a congregation's range of social classes. In Protestantism, denominations tend to attract people of specific social classes. The automobile has intensified this process of segregation. People can drive to a congregation where people much like themselves worship.

The archetype of downward social mixing for the sake of personal exaltation in the future is Jesus Christ. "Let this mind be in you, which was also in Christ Jesus: Who, being in the form of God, thought it not robbery to be equal with God: But made himself of no reputation, and took upon him the form of a servant, and was made in the likeness of men: And being found in fashion as a man, he humbled himself, and became obedient unto death, even the death of the cross. Wherefore God also hath highly exalted him, and given him a name which is above every name: That at the name of Jesus

every knee should bow, of things in heaven, and things in earth, and things under the earth; And that every tongue should confess that Jesus Christ is Lord, to the glory of God the Father" (Phil. 2:5–11). His willingness to mix with the likes of fallen men was the basis of His post-resurrection exaltation as a perfect man.

There can be social mixing because of people's sense of participation in a greater cause. *The social hierarchy does not end at the visible top. It ends at the throne of God.* All people are common laborers in a common cause, though each has his place in any given project. There can be a social event with a larger goal: honoring God. He is present at the feasts of those who honor Him. Social unity is furthered, meaning the community is strengthened.

This principle is better understood in wartime than in times of peace. When the survival of their nation as an independent judicial entity is at stake, men of all classes cooperate more readily than during peacetime. They understand that a common effort is vital to their survival. There is a higher principle involved than the maintenance of social distinctions. In the United States Army, a man without formal education can rise in the ranks to commissioned officer status during wartime if he demonstrates leadership, especially on the battlefield. The fact that he did not attend college or Officers Candidate School is deemed to be of less importance than his performance in battle as a leader. The hierarchical screening process of battle during wartime is regarded by the American military establishment as more relevant than the screening process of formal instruction prior to battle. Alexis de Tocqueville observed in 1840 that this is why democratic armies favor war more than aristocrat-led armies do. War opens up positions that are closed to the noncommissioned ranks in peacetime.[8]

Conclusion

The host of a feast has the authority to decide who will be invited. Jesus warned His upper-class listeners to invite social undesirables to their feasts. Let those with no opportunity to attend a feast enjoy a shared banquet. This means spending money on those who cannot repay. It means associating with a different class of people, which is uncomfortable at first. It means being regarded by one's peers as "putting on airs," not by upward social climbing but by downward social climbing. By familiar social standards, such a feast is an aberration.

8. Alexis de Tocqueville, *Democracy in America* (1840), II:XXII.

Why do this? Jesus did not say that this would be for the benefit of the poor. He said that it would be for the benefit of the rich. This was not obvious to His listeners. He said that this is a way for a rich man to increase his eternal rewards. He turned rich men's thoughts toward eternity.

The host should look to his eternal future. He should assess the present value of an eternal reward. What is the future value of God's promised reward? We are not told. We know only that Jesus recommends this above investing in a feast where we invite our friends. Our future reward for hosting a feast for the poor should be worth more to us today than the hope of future dinner invitations from our friends. Rewards in eternity exceed the value of rewards in history by so much that they should have a higher present value when discounted by a decision-maker's current rate of interest.

35

COUNTING THE COSTS OF DISCIPLESHIP

> *For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it? Lest haply [it happen], after he hath laid the foundation, and is not able to finish it, all that behold it begin to mock him, Saying, This man began to build, and was not able to finish. Or what king, going to make war against another king, sitteth not down first, and consulteth whether he be able with ten thousand to meet him that cometh against him with twenty thousand? Or else, while the other is yet a great way off, he sendeth an ambassage, and desireth conditions of peace. So likewise, whosoever he be of you that forsaketh not all that he hath, he cannot be my disciple.*
>
> LUKE 14:28–33

The theocentric principle here is that of God's imposed boundaries: barriers to entry. These boundaries impose costs. These are negative sanctions: point four of the biblical covenant.[1]

A. The Transfer of Assets

Jesus warned His listeners about the cost of being His disciple. The cost is high by the world's standards. The disciple must forsake everything that he possesses (v. 33). "Then answered Peter and said unto him, Behold, we have forsaken all, and followed thee; what shall we have therefore?" (Matt. 19:27). Elsewhere, however, Jesus said that his yoke is easy: "For my yoke is easy, and my burden is light" (Matt. 11:30). How can we reconcile these two passages?

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

1. Hierarchy of Leadership

To answer this question, I begin with the most important biblical economic principle: *God owns the world*. He created it; therefore, He owns it. "A Psalm of David. The earth is the LORD's, and the fulness thereof; the world, and they that dwell therein. For he hath founded it upon the seas, and established it upon the floods" (Ps. 24:1–2). The whole creation is God's possession. "The heavens are thine, the earth also is thine: as for the world and the fulness thereof, thou hast founded them" (Ps. 89:11). This is the presuppositional starting point for Christian economics.[2]

The redeemed person's formal covenantal surrender to God necessarily mandates the formal surrender of his possessions to God, beginning with title to his own life. Baptism is an oath sign that acknowledges God's complete legal claim on a person. The Lordship of Christ involves His taking possession of all of the covenant-keeper's possessions. The Christian surrenders his goods to Christ.

Few Christians ever formally go this far in their walk with Christ. They do not mentally or publicly sign over all of their assets to God.[3] Then how can they become Jesus' disciple? Only because Jesus does this for them. He makes a perfect confession to God on their behalf. When He died for the sins of His people, he died for all of their sins. If one of these sins is stubborn possessiveness, then this sin is covered by Christ's perfect righteousness, which is imputed to them judicially by God the Father.

Paul tells us to conform our lives to Christ's life. "Be ye followers of me, even as I also am of Christ" (I Cor. 11:1).[4] The Greek word translated as "followers" is *mimetes*: to mimic or imitate. Through the free grace of progressive sanctification, we are supposed to conform our thoughts and actions to His standards. Christ now owns the entire world as the true heir of God.

> God, who at sundry times and in divers manners spake in time past unto the fathers by the prophets, Hath in these last days spoken unto us by his Son, whom he hath appointed heir of all things, by whom also he made the worlds; Who being the brightness of his glory, and the express image of his person, and upholding all things by the word of his power, when he

2. Gary North, *Inherit the Earth: Biblical Blueprints for Economics* (Ft. Worth, Texas: Dominion Press, 1987), ch. 1.

3. A formal, public, signed transfer of one's assets to God is part of the financial training program of Crown Ministries: crown.org (accessed January 16, 2021).

4. Gary North, *Judgment and Dominion: An Economic Commentary on First Corinthians*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), ch. 14.

> had by himself purged our sins, sat down on the right hand of the Majesty on high; Being made so much better than the angels, as he hath by inheritance obtained a more excellent name than they. For unto which of the angels said he at any time, Thou art my Son, this day have I begotten thee? And again, I will be to him a Father, and he shall be to me a Son? (Heb. 1:1–5)

Christians are supposed to acknowledge this fact. *We are to surrender all of our assets to Christ*. This transfer of assets includes our bodies and minds. "I beseech you therefore, brethren, by the mercies of God, that ye present your bodies a living sacrifice, holy, acceptable unto God, which is your reasonable service. And be not conformed to this world: but be ye transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect, will of God" (Rom. 12:1–2). We are not to hold back anything. It is all to be put at God's service.

2. Gaining the Inheritance

Is this a heavy burden? Jesus said it is not. *We gain title to a great inheritance by surrendering everything to Christ*. This is because of our adopted sonship. We become the lawful heirs of God the Father through Jesus Christ, His only begotten son. "For as many as are led by the Spirit of God, they are the sons of God. For ye have not received the spirit of bondage again to fear; but ye have received the Spirit of adoption, whereby we cry, Abba, Father. The Spirit itself beareth witness with our spirit, that we are the children of God: And if children, then heirs; heirs of God, and joint-heirs with Christ; if so be that we suffer with him, that we may be also glorified together. For I reckon that the sufferings of this present time are not worthy to be compared with the glory which shall be revealed in us" (Rom. 8:14–18).

To gain our inheritance, we must surrender ownership. This inheritance is surely eternal, but it is also historical. Covenant-keepers will inherit in history. This is a kingdom promise. We read in the Book of Psalms:

> What man is he that feareth the LORD? him shall he teach in the way that he shall choose. His soul shall dwell at ease; and his seed shall inherit the earth (Ps. 25:12–13).

> For evildoers shall be cut off: but those that wait upon the LORD, they shall inherit the earth. For yet a little while, and the wicked shall not be: yea, thou shalt diligently consider his place, and it shall not be. But the

> meek shall inherit the earth; and shall delight themselves in the abundance of peace (Ps. 37:9–11).
>
> For such as be blessed of him shall inherit the earth; and they that be cursed of him shall be cut off. The steps of a good man are ordered by the LORD: and he delighteth in his way. Though he fall, he shall not be utterly cast down: for the LORD upholdeth him with his hand. I have been young, and now am old; yet have I not seen the righteous forsaken, nor his seed begging bread. He is ever merciful, and lendeth; and his seed is blessed. Depart from evil, and do good; and dwell for evermore. For the LORD loveth judgment, and forsaketh not his saints; they are preserved for ever: but the seed of the wicked shall be cut off. The righteous shall inherit the land, and dwell therein for ever (Ps. 37:22–29).

When covenant-keepers surrender to God through Christ's grace everything that they possess, they thereby admit that they are God's stewards rather than original owners. They are agents of God. *They own nothing personally. They hold everything administratively*. As stewards, they will have to present a final accounting to God regarding their administration of His assets. All men will be required to give such an account. They will have no choice. *Adam was God's steward; so are all of his heirs*. But the covenant-keeper acknowledges in history his subordinate position. This is what distinguishes his stewardship from the covenant-breaker's, who refuses to acknowledge ultimate ownership by the God of the Bible.

B. A Transfer of Allegiance and Ownership

Jesus warned men against becoming disciples if they were not prepared to pay the price. "If any man come to me, and hate not his father, and mother, and wife, and children, and brethren, and sisters, yea, and his own life also, he cannot be my disciple. And whosoever doth not bear his cross, and come after me, cannot be my disciple" (Luke 14:26–27). These are strong words. Why should a man hate his father? Because of the division within families that his discipleship will create. "Think not that I am come to send peace on earth: I came not to send peace, but a sword. For I am come to set a man at variance against his father, and the daughter against her mother, and the daughter in law against her mother in law. And a man's foes shall be they of his own household. He that loveth father or mother more than me is not worthy of me: and he that loveth son or daughter more than me is not worthy of me. And he that taketh not his cross, and followeth after me, is not worthy of me" (Matt. 10:34–38).

Jesus did not recommend that anyone become His disciple without counting these costs. The person who becomes His disciple, only to defect later on, will suffer ridicule: "…all that behold it begin to mock him, Saying, This man began to build, and was not able to finish." This is a great embarrassment. There are high costs of temporary discipleship. *A disciple of Christ must permanently switch allegiance from mammon to God*. He makes a new personal covenant. His old personal covenant is thereby broken. He acknowledges a new, superior sovereign in his life. He acknowledges a new, superior chain of authority over him. He surrenders ownership of everything he owns. This is a major transformation in a person's life. It should not be entered into lightly.

This covenantal transformation is like a marriage. When a man and a woman covenant with each other for a lifetime, they must break old allegiances and relationships. They accept new responsibilities and costs. They expect benefits from the new relationship, but they cannot gain these benefits free of charge. Once entered into, the marriage is supposed to last until one of them dies. People should not take marriage vows lightly.

Christ asks His disciples throughout history to count the cost of transferring their allegiance to Him. He does not invite people to come under His discipline on the assumption that they will not be asked to pay a price. Jesus paid the supreme price on behalf of the world (John 3:16) and His disciples: "Greater love hath no man than this, that a man lay down his life for his friends" (John 15:13). His prospective disciples are here told to think through the costs of discipleship before they commit to Him.

C. Assessing Future Costs

When a man and a woman marry, they have only the vaguest notion of what lies ahead. They can only guess the costs. The benefits seem to be immediate. The costs seem far removed. This is one reason why so many people get married. But costs eventually come due. This is why, in our day, so many people get divorced. Society has lowered the price of divorce; so, more divorce is demanded. The price of staying married rises as troubles multiply, and the immediate price of getting divorced drops. The rate of divorce goes up.

Making an estimation of future costs is not easy. Some of these costs will appear without warning. No one can foresee all of these costs in advance, but enough of them are known in advance to enable

a person to make an intelligent estimate. Jesus mentioned hostility in family relationships. There would be other burdens for the disciples prior to the fall of Jerusalem. "But before all these, they shall lay their hands on you, and persecute you, delivering you up to the synagogues, and into prisons, being brought before kings and rulers for my name's sake. And it shall turn to you for a testimony" (Luke 21: 12–13).

To make such an assessment of future costs, men must look to the past. What has happened before will probably happen again. This was bad news for wavering disciples in Jesus' day. "Blessed are ye, when men shall revile you, and persecute you, and shall say all manner of evil against you falsely, for my sake. Rejoice, and be exceeding glad: for great is your reward in heaven: for so persecuted they the prophets which were before you" (Matt. 5:11–12). Persecution in the immediate future would lead to blessings in the distant future—eternity—but for partially committed disciples, looming persecution was bad news. *A faithful disciple had to be future-oriented*. He had to assess the present value of his hoped-for eternal blessings more highly than he assessed the present costs of prophesied near-term persecution. This involved a high degree of confidence in the fulfillment of Christ's promises regarding eternity.

The more temporally distant a cost or a blessing, the more steeply it is discounted by decision-makers. This is why men naturally look to near-term consequences when they make most of their decisions. Jesus kept telling His listeners that this near-term focus is a mistake. Decision-makers should look to the long-term results. They should consider eternity. This is surely the case with costs. "And I say unto you my friends, Be not afraid of them that kill the body, and after that have no more that they can do. But I will forewarn you whom ye shall fear: Fear him, which after he hath killed hath power to cast into hell; yea, I say unto you, Fear him" (Luke 12:4–5). It is also the case with blessings. "And he said unto them, Verily I say unto you, There is no man that hath left house, or parents, or brethren, or wife, or children, for the kingdom of God's sake, Who shall not receive manifold more in this present time, and in the world to come life everlasting" (Luke 18:29–30).[5]

5. Chapter 44.

D. The Discount for Time

Men apply a discount to future costs and benefits. We call this the interest rate. The higher this discount rate, the less that people pay attention to distant events, i.e., the more present-oriented they are. This is another way of saying the more lower class they are.[6]

Jesus said it again and again: to be His disciples, men must take seriously the eternal realm. Men normally apply a high discount to the very distant future because they know they will be dead and gone. Jesus warned Nicodemus that in the distant future, there will be eternal life only for covenant-keepers. "For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life. For God sent not his Son into the world to condemn the world; but that the world through him might be saved. He that believeth on him is not condemned: but he that believeth not is condemned already, because he hath not believed in the name of the only begotten Son of God" (John 3:16–18).

Eternity is a permanent condition. He who gains eternal life in history has a joyous eternity before him. He has the promise of blessings that will roll in forever. *To apply a steep discount to eternity's blessings is foolish*. The positive returns, being permanent, are not subject to removal through death. They will be made available sooner than covenant-breakers think. James wrote: "Go to now, ye that say, To day or to morrow we will go into such a city, and continue there a year, and buy and sell, and get gain: Whereas ye know not what shall be on the morrow. For what is your life? It is even a vapour, that appeareth for a little time, and then vanisheth away" (James 4:13–14). James also wrote, "Let the brother of low degree rejoice in that he is exalted: But the rich, in that he is made low: because as the flower of the grass he shall pass away. For the sun is no sooner risen with a burning heat, but it withereth the grass, and the flower thereof falleth, and the grace of the fashion of it perisheth: so also shall the rich man fade away in his ways" (James 1:9–11).

Eternity may be very close to a decision-maker. "But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided?" (Luke 12: 20).[7] Long life delays the inevitable, but in relation to eternity, long life is the blink of an eye. *Therefore, to apply a discount to the future*

6. Edward C. Banfield, *The Unheavenly City: The Nature and Future of Our Urban Crisis* (Boston: Little, Brown, 1970), pp. 53–54.

7. Chapter 24.

that does not take eternity into consideration is suicidal. It places too low a value on eternity's permanent sanctions. It also assumes too high a value for the various possible income streams available in history. "For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul?" (Matt. 16:26).[8]

E. Public Failure

Jesus used two examples in this passage: a man who begins building a tower and a king who makes plans for a war. In planning for the future, a person should assess future costs. He should decide early whether he possesses sufficient resources to complete the project. If he does not, he should not begin it, for when the uncompleted project stands empty before all men, they will ridicule the builder. As for a king who plans a war, he should recognize that a failure could cost him his kingdom and his life. He should count the costs carefully.

The costs of failure are high. It is not simply the cost of the time and materials that are wasted on an uncompleted project. It is the cost of ridicule. In fact, Jesus mentioned this cost rather than the construction costs. Public ridicule for a visible failure is what most men fear more than losing money. An economic loss suffered in private is preferable to one suffered in public.

The cross was the ultimate ridicule. "And the people stood beholding. And the rulers also with them derided him, saying, He saved others; let him save himself, if he be Christ, the chosen of God. And the soldiers also mocked him, coming to him, and offering him vinegar, And saying, If thou be the king of the Jews, save thyself" (Luke 23:35–37). Jesus knew that His disciples would be mocked, too, by Jews and gentiles alike. This took place. "Others mocking said, These men are full of new wine" (Acts 2:13). "And when they heard of the resurrection of the dead, some mocked: and others said, We will hear thee again of this matter" (Acts 17:32).

Jesus did not tell His listeners that they should never risk failure for the sake of the kingdom. On the contrary, He called them to take such risks. "For whosoever will save his life shall lose it: but whosoever will lose his life for my sake, the same shall save it" (Luke 9:24). What Jesus taught was that *the disciple should abandon his pride in advance*. He told His followers to take the seats of lowest honor (Luke

8. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 35. See chapter 19, above.

14:7–10).[9] Paul extended this idea. Christians must first become fools in the eyes of the world.

> But we preach Christ crucified, unto the Jews a stumblingblock, and unto the Greeks foolishness; But unto them which are called, both Jews and Greeks, Christ the power of God, and the wisdom of God. Because the foolishness of God is wiser than men; and the weakness of God is stronger than men. For ye see your calling, brethren, how that not many wise men after the flesh, not many mighty, not many noble, are called: But God hath chosen the foolish things of the world to confound the wise; and God hath chosen the weak things of the world to confound the things which are mighty; And base things of the world, and things which are despised, hath God chosen, yea, and things which are not, to bring to nought things that are: That no flesh should glory in his presence (I Cor. 1:23–29).

This is all part of *surrendering ownership in advance* all those possessions that we, as God's stewards, do not own anyway. Jesus told His listeners that they should count the costs of failure. *The way to escape these costs is to surrender everything to God in advance*. This way, a person is freed up to make mistakes on behalf of Christ's kingdom. His losses, if any, will come at Christ's expense, not his. He may forfeit a larger reward, but future losses are transferred. Most people fear losses more than they covet rewards. So, he can bear greater risks than the person who holds on tightly to all that he has, including his pride. But he should not bear these risks blindly.

F. The Exchange of Treasures

The faithful steward seeks to make a profit on God's behalf. This means that he accumulates capital that can be used for God's kingdom. If he loses it because of bad investing, this will be revealed at the final accounting before God.

Jesus used money as a metaphor of final accounting in the parable of the pounds (Luke 19:12–27).[10] In Matthew, this is the parable of the talents (Matt. 25:14–30). A talent was an English unit of weight. The word was specifically applied by the King James translators to precious metals.[11] But it is obvious from the punishment of the unprofitable servant that the issue was not money. "And cast ye the unprofitable servant into outer darkness: there shall be weeping and gnashing of teeth" (Matt. 25:30). God does not send people to hell because they

9. Chapter 33.
10. Chapter 46. See also North, *Priorities and Dominion*, ch. 47.
11. Exodus 25:39; I Kings 9:28; 10:10; 10:14.

have not made a lot of money. On the contrary, those who make a lot of money are more likely to be sent to hell. "For it is easier for a camel to go through a needle's eye, than for a rich man to enter into the kingdom of God. And they that heard it said, Who then can be saved? And he said, The things which are impossible with men are possible with God" (Luke 18:25–27).[12] The servant was punished because he buried his talent. He did nothing with it on behalf of the owner.

God entrusts to all men the singular blessing of temporal life. They are supposed to exchange temporal life for eternal life. This exchange takes place in history. "He that believeth on the Son hath everlasting life: and he that believeth not the Son shall not see life; but the wrath of God abideth on him" (John 3:36). This exchange is the essence of faithful stewardship. Men are told to be faithful stewards. "Moreover it is required in stewards, that a man be found faithful" (I Cor. 4:2).[13] Faithful stewardship involves a transfer of assets, Jesus said. "So likewise, whosoever he be of you that forsaketh not all that he hath, he cannot be my disciple" (Luke 14:33).

The essence of *kingdom profitability* is the exchange of temporal treasure for eternal treasure. "And seek not ye what ye shall eat, or what ye shall drink, neither be ye of doubtful mind. For all these things do the nations of the world seek after: and your Father knoweth that ye have need of these things. But rather seek ye the kingdom of God; and all these things shall be added unto you. Fear not, little flock; for it is your Father's good pleasure to give you the kingdom. Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth. For where your treasure is, there will your heart be also" (Luke 12:29–34).[14]

Jesus told His disciples to learn the techniques of eternal accounting. *We are supposed to exchange what the world regards as high-value assets for what it regards as low-value assets*. The exchange ratio is in our favor. Unlike temporal assets, heavenly assets cannot be lost. They also cannot be liquidated. Accumulating heavenly assets is the investment strategy known as "buy and hold." Heavenly treasure purchased now is like an annuity: you will collect your return at a future date. A treasure stored in heaven is a man's secure inheritance as an adopted son

12. Chapter 43.

13. Gary North, *Judgment and Dominion: An Economic Commentary on First Corinthians*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), ch. 5.

14. Chapter 26.

of God. This treasure will be transferred to him publicly at the resurrection. The New Heaven and New Earth of the post-resurrection world is the ultimate location for treasure laid up in heaven. Heaven is a temporary place of residence for the disembodied souls of covenant-keepers. The final judgment brings covenant-keepers back to a transformed earth (Rev. 20, 21). It is here that men will put to eternal use the treasures they have accumulated in history and stored in heaven.

These treasures are ethical. They are classified under the category of *wisdom*. The wise steward is the rich steward, for he is the heir. "And the Lord said, Who then is that faithful and wise steward, whom his lord shall make ruler over his household, to give them their portion of meat in due season? Blessed is that servant, whom his lord when he cometh shall find so doing. Of a truth I say unto you, that he will make him ruler over all that he hath" (Luke 12:42–44).[15] Jesus is this wise steward. He died on the cross, stripped even of his robe and any dignity that it had provided. He died as the true heir, the wisest of all God's stewards. He collected His earthly inheritance at the resurrection (Matt. 28:18).[16] His faithful disciples inherit through Him.

G. Accurate Accounting

Count the cost, we are warned. But what is the proper unit of account? For earthly affairs, it is money: the most marketable commodity. For heavenly affairs, this unit of account is presently unstated. There is no published exchange rate: today's money vs. the heavenly unit of account. We must act in faith in making these exchanges on the assumption that God will not cheat us for having exchanged earthly treasure for heavenly.

The most valuable things that we possess as God's stewards have no price tags. For example, what is the value of a virtuous wife? We are not sure. All we know is that it is above rubies (Prov. 31:10).[17] The monetary value of close personal relationships is unknown and presumably unknowable. *Where there is no market for exchanges, there is no numerical accounting system*. We can sometimes establish a ordinal hierarchy of value—first, second, third—but not a cardinal hierarchy of value: exactly this much more or less.

15. Chapter 28.

16. North, *Priorities and Dominion*, ch. 48.

17. Gary North, *Wisdom and Dominion: An Economic Commentary on Proverbs* (Dallas, Georgia: Point Five Press, [2007 2012), ch. 86.

God asks us to move from numerical treasure—money—to eternal treasure, but without stated prices or a stated exchange rate. We must therefore act entirely on faith. *We must believe that God will not cheat us*. If we have doubts about God, heaven, and the value of eternal treasure, then we will be sorely tempted to look to our tangible wealth as a practical way to determine our net worth. God's estimation is then no longer ours. Whenever we do this, we divinize an aspect of the creation: money. This is idolatry. This is why Paul wrote:

> But godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment let us be therewith content. But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows. But thou, O man of God, flee these things; and follow after righteousness, godliness, faith, love, patience, meekness. Fight the good fight of faith, lay hold on eternal life, whereunto thou art also called, and hast professed a good profession before many witnesses (I Tim. 6:6–12).[18]

When we retroactively count the costs of our previous decisions, we mentally use money to estimate our success or failure, our profit or loss. This procedure applies correctly only to those things whose prices can be quantified. It leaves out anything that is really important in life, even earthly life. To assess the success of a marriage, monetary calculation will not do. The same is true of the other things that we value most highly. We cannot legitimately use money to estimate the value of whatever has really counted in our lives. *Whatever really counts in this life cannot be counted*. This is even more true of assessing costs and benefits in the future.

People can estimate the monetary cost of building a tower. This procedure makes it cheaper to build towers. By budgeting our costs in advance, we reduce our costs by reducing our mistakes. This reduces waste. When we reduce waste, our total future output increases. There is no doubt that monetary accounting, especially double-entry bookkeeping, has revolutionized the world. It is one of the great creations of the mind. Without monetary calculation, we could not have a high division of labor economy. We would become impoverished.[19]

18. Gary North, *Hierarchy and Dominion: An Economic Commentary on First Timothy*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), ch. 10.

19. Ludwig von Mises, *Human Action: A Treatise on Economics* (New Haven, Connecticut: Yale University Press, 1949), p. 231.

But the vast increase in productivity that is attributable to the development of cost accounting is still limited to things and events governed by market pricing.

The modern world's multiplication of consumer goods is impressive. This increase in wealth has led to the vast increase in population. There are today more survivors of childhood diseases and other disasters. In this sense, cost accounting is an enormous blessing. But the billions of people who are alive today, if they are not brought to saving faith through grace in their lifetimes, will suffer terribly in eternity. The blessings of history will then become the cursings of eternity.

This places a special burden on Christians today, who possess the message of eternal life. To fund the many programs of evangelism that are necessary to bring Christ's gospel of redemption to billions of people in one lifetime, Christians must sacrifice economically. *They should view their wealth as a kingdom tool in a life-and-death race against time*. Time is running out for billions of people. The laying up of treasure in heaven through funding world missions is an important heavenly wealth-building strategy—more important today than at any time in history. There are more lives at stake than ever before.

Conclusion

Decision-makers are told to count the cost of their actions. This means that they should estimate future costs. They must seek ways to estimate accurately what they will have to forfeit in order to buy whatever they need to complete their projects.

There is no way in the present that we can be sure what anything will cost in the future, but we can improve our productivity when we find better ways to accomplish this task. Jesus warned His listeners to regard a decision to become His disciples as risky. If they begin their journey and then fall away, they will suffer great embarrassment. They should not rush into this decision. "And Jesus said unto him, No man, having put his hand to the plough, and looking back, is fit for the kingdom of God" (Luke 9:62).[20]

The initial cost of becoming Christ's disciple is the permanent surrender to God of everything we own. "So likewise, whosoever he be of you that forsaketh not all that he hath, he cannot be my disciple" (Luke 14:33). This forsaking only rarely involves a literal depletion of

20. Chapter 20.

all of a person's tangible assets. It is rather a *covenantal* surrendering. It is like donating the money to create a bank account with God's name on it, with the donor serving as a salaried trustee over what had been his money. God may never ask the trustee to spend all of the money on an account-emptying project. But we are told that in order to become Christ's disciples, we must acknowledge God as the absolutely sovereign owner and our roles as His stewards.

Not every Christian does this mentally. Most do not. So, are there almost no disciples? After all, if this is what it takes to be a disciple of Christ, there are not many who have paid the price. Yet there are many disciples. How can this be?

The answer is God's imputation of Christ's moral and judicial righteousness to us: *definitive sanctification*. Christ surrendered everything that He possessed to God the Father. He took nothing of marketable value onto the cross. His atoning sacrifice becomes ours. We conform ourselves to this standard imperfectly, but Christ's perfect conformity is our possession judicially. *Every redeemed disciple possesses Christ's perfect performance, judicially speaking*. His assignment is to imitate Christ's performance historically. The early disciples did this. We should, too.

The doctrine of *progressive sanctification* teaches that covenant-keepers are required to conform themselves in history to the perfect humanity of Christ.[21] Their ability to do this is increased by their actual performance on the job, almost as muscles are strengthened through active use.

21. North, *Hierarchy and Dominion*, ch. 10:A:1.

36

RECOVERING WHAT WAS LOST

> *Either what woman having ten pieces of silver, if she lose one piece, doth not light a candle, and sweep the house, and seek diligently till she find it? And when she hath found it, she calleth her friends and her neighbours together, saying, Rejoice with me; for I have found the piece which I had lost. Likewise, I say unto you, there is joy in the presence of the angels of God over one sinner that repenteth.*
>
> LUKE 15:8–10

The theocentric issue here is the grace of God in our rejoicing in accepting His grace. This is an aspect of sanctions: point four of the covenant.[1]

A. A Lost Coin

This parable is placed in between two far more familiar parables: the parable of the lost sheep and the parable of the prodigal son.[2] All three parables present the same theme: *the high value to God of recovering one lost sinner*. Jesus offered all three parables in response to the Pharisees' criticism: "Then drew near unto him all the publicans and sinners for to hear him. And the Pharisees and scribes murmured, saying, This man receiveth sinners, and eateth with them" (Luke 15:1–2).

The woman had lost a coin. She still had nine. Her concern was with finding the lost coin, not preserving the nine. Why?

We assume that whatever we possess is physically secure. Normally, this is a correct assumption. There is continuity of ownership. But then comes a day when we lose part of what we had thought was

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.
2. Chapter 37.

secure. We then focus on the missing item. *Our main concern is the recovery of what is now lost*. This valuation is even clearer in the parable of the lost sheep. "What man of you, having an hundred sheep, if he lose one of them, doth not leave the ninety and nine in the wilderness, and go after that which is lost, until he find it?" (Luke 15: 4). The shepherd leaves behind the 99 other sheep. His concern is with the one lost sheep, which is under his care legally. It is now lost. He feels greater responsibility for that lost sheep than for the ones that never strayed. *The loss manifests his failure in stewardship*.

This indicates that men normally trust in God's providence or in some other force to protect the bulk of what they possess. They assume that things will probably go all right for the nine remaining coins or 99 remaining sheep. What bothers them is the missing item. They want to reassure themselves that the missing item is not permanently missing. *They want reassurance that all is fundamentally right with their world*. They go looking for the missing item. The recovery of that lost item concerns them more than the preservation of what they already possess. They do not like to suffer losses.

The fact that the owner went looking for the lost sheep, leaving 99 behind, indicates that he was confident about those 99. He assumed that they would not also wander off. So, he focused his efforts on recovering the lost sheep. If men expected additional disasters to fall on them, they would be far more concerned about protecting whatever remains of their possessions. But they are optimistic. They expect good times to persist. They have faith in the future. When they do not, that lost sheep had better be able to find his way back to the flock.

Men rely on God far more than most of them admit to themselves. They rely on the *continuity of ownership*. They assume that things will go well with them most of the time. This is why their loss concerns them. The loss is an anomaly: bad news in otherwise good times. They want to restore the status quo ante as a symbol of more good times to come. They feel the burden of the loss more than they feel the benefits of preservation. The loss testifies against them. They were careless. They do not want to be known as careless. So, when they recover what they had lost, they celebrate. They invite their friends to celebrate with them. But they remained silent about their loss until they recovered it.

Jesus said that this attitude toward lost souls is true of residents in heaven and angels. "I say unto you, that likewise joy shall be in heaven over one sinner that repenteth, more than over ninety and

nine just persons, which need no repentance" (v. 7). "Likewise, I say unto you, there is joy in the presence of the angels of God over one sinner that repenteth" (v. 10).

B. A Warning to the Pharisees

Jesus was criticizing the Pharisees. His goal was to save the lost. The Pharisees believed that they were among the saved. They knew that the tax collectors were lost. So did Jesus. Jesus also knew that the Pharisees were equally lost, but their hard hearts resisted His message of redemption.

He said that the recovery of one lost soul is worth more to God than the preservation of the righteous. This was an indirect assault on the self-righteous Pharisees. He was saying, "So, you think you are righteous and not in need of grace. Very well. But this does not prove that God is more interested in you than in these tax collectors. He is more interested in recovering them than worrying about you." The same message is conveyed in the other two parables. The lost coin and the recovered son were the focus of concern of the persons who were responsible for their care. Their primary focus of concern was not the nine coins or the outwardly responsible older brother.

Had the Pharisees admitted their own need of salvation, they would have self-consciously entered the category of "lost sheep." They would have perceived their need of a searching shepherd. Their resistance to this self-awareness was evidence of their lost condition. The tax collectors welcomed Jesus: "Then drew near unto him all the publicans and sinners for to hear him" (v. 1). The Pharisees and the scribes pulled away because of the presence of the tax collectors. In the parable of the prodigal son, the older brother pulled away, too.

The three parables may appear to be about the restoration of the previously redeemed, as if men could fall from grace. But this is not what they are about. They are about a category of humanity: fallen man. Adam became lost. His heirs are born in a lost condition. These are stories of redemption.

Were the 99 sheep saved? Did the nine coins represent the redeemed? Was the elder brother regenerate? If we compare the elder brother to the 99 sheep, we see that the brother was rebellious. He did not love his younger brother. He resented the celebration that their father organized. He thought he deserved this public celebration for having dutifully remained at home. The seemingly faithful elder brother was in need of redemption.

The *parable of the lost sheep* is a parable about the *lost 99*. The lost sheep was found. The residents of heaven rejoiced when the shepherd restored it to the flock. The restored sheep represented visible sinners who gained redemption. Ultimately, it represented the gentiles. While the 99 sheep were still formally under the authority of the shepherd, they were judicially like the elder brother. They were in need of salvation. They just did not know this.

The text says, "I say unto you, that likewise joy shall be in heaven over one sinner that repenteth, more than over ninety and nine just persons, which need no repentance" (v. 7). These self-righteous 99 were the Pharisees. They were in need of repentance. Jesus had told them this at previous feast. "And Levi made him a great feast in his own house: and there was a great company of publicans and of others that sat down with them. But their scribes and Pharisees murmured against his disciples, saying, Why do ye eat and drink with publicans and sinners? And Jesus answering said unto them, They that are whole need not a physician; but they that are sick. I came not to call the righteous, but sinners to repentance" (Luke 5:29–32). All men are sick, Jesus had implied, including the Pharisees. So, the righteous 99 were not really righteous. They were merely self-righteous. But even if the Pharisees had been righteous, this would not have changed Jesus' statement. The residents of heaven really do rejoice more over the redemption of one unredeemed person than the preservation of the redeemed. In this sense, they are the opposite of the elder brother.

C. Sunk Costs and Reservation Demand

1. The Pain of Loss

The pain of loss is exceeded by the joy of recovery.[3] The recovery calls for a party. The owner has the feeling that his affairs have been restored to their previous condition, which is as it should be. Things are even better than before.

The shepherd did not estimate the value of his time before he began his search for the lost sheep. He did not consider purchasing a replacement sheep, any more than the disappointed father imagined adopting a replacement son. There was a personal relation involved. This went beyond monetary calculation. The shepherd had compas-

3. This is one of the most important discoveries of behavioral economics. Daniel Kahneman and Amos Tversky, "Choices, Values, and Frames" (1983), in *Choices, Values and Frames*, eds. Daniel Kahneman and Amos Tversky (New York: Cambridge University Press, 2000), ch. 1.

sion on the single lost sheep, for the sake of that sheep. The father had the same emotional commitment to his lost son.

The woman searched diligently for the lost coin. It was an inanimate object. Jesus indicated that the same principle was operative: concern for the lost. There is something about the lost object that makes it special in the eyes of the owner. It had been under the authority of the owner; now it is lost. This breaking of the bond of ownership bothered the woman. She did not estimate the value of lost time spent in looking for the coin. She did not ask whether her time might be more profitably employed on the job. She wanted that lost coin back in her possession.

2. Sunk Costs

The economist argues that the rational person should not concern himself about the wealth he has lost. The only question worth asking is this: *How can I recover the economic equivalent of this lost wealth least expensively*? What is gone is gone. Let bygones be bygones, the economist says. There is no use crying over spilled milk. Instead, find a way to get replacement milk at a competitive price.

The libertarian economist Murray Rothbard once bought an ice cream cone. His wife bought a different flavor. He asked her to let him have a bite of her ice cream. He liked it much better than his. He walked over to the trash container, dropped his ice cream cone into it, and bought one like hers. She was appalled. "Murray, you just threw away your money!" He corrected her. "I spent my money when I bought the cone. My money was gone. I could not get it back. I wanted a cone like yours more than I wanted either my original cone or the money I just paid to buy the new one." This is the economist's concept of sunk costs, i.e., irrecoverable costs. What is past is unrecoverable.

The doctrine of sunk costs dismisses as *economically* uninformed a major *psychological* fact: if a man loses money in an investment, he wants to make the money back in that same investment. This, he thinks, will prove to himself that he was not wrong in making it in the first place. But this strategy ignores the fact that he should have waited to buy the investment until its price went down. He could have bought more for the same price. The market has already imposed a loss on him, whether or not he admits this by selling the asset and buying what he hopes is a better investment. He could also have bought more of the substitute investment with the money he spent on the investment that dropped in price.

The loser does not want to admit publicly that he made a mistake by buying too early. He wants to validate his original decision. Is this rational? In His dealings with Old Covenant Israel, God implied that sometimes it is rational. God told Moses that He wanted to destroy Israel and raise up a new nation for Moses to lead. Do not do this, Moses replied; your reputation is at stake. "And Moses besought the LORD his God, and said, LORD, why doth thy wrath wax hot against thy people, which thou hast brought forth out of the land of Egypt with great power, and with a mighty hand? Wherefore should the Egyptians speak, and say, For mischief did he bring them out, to slay them in the mountains, and to consume them from the face of the earth? Turn from thy fierce wrath, and repent of this evil against thy people. Remember Abraham, Isaac, and Israel, thy servants, to whom thou swarest by thine own self, and saidst unto them, I will multiply your seed as the stars of heaven, and all this land that I have spoken of will I give unto your seed, and they shall inherit it for ever. And the LORD repented of the evil which he thought to do unto his people" (Ex. 32:11–14). Better to bear with the existing nation than to raise up a new one, Moses advised God. Why? Because God's reputation was at stake. God should not allow Himself to become regarded publicly as a loser, Moses said. Reputation counts.

Was Rothbard a loser for having selected a less preferable flavor of ice cream? Yes. But his loss was insufficient to justify eating that cone, he believed—and what he believed counted. He had available a cheap replacement: cone number two. He tossed away cone number one, and bought a replacement. His wife thought he was being wasteful. She regarded this public loss as too great. He did not.

3. Defending Our Dreams

An element of ownership can sometimes be highly personal. Our dreams, expectations, and self-worth are bound up in certain tangible possessions. A man may be willing to fight an intruder in order to defend a trophy whose market price is surely not larger than the value of the life insurance policy that his wife owns on his life. The same man may not fight to defend a full wallet from a thief. He probably would not fight to keep an antique that his wife bought that is worth more than the trophy or the money in his wallet. *His commitment to the defense of his property depends on the dreams that he has for the respective pieces of property*. The deciding factor may not be an item's market value. "It's the principle of the thing! This is mine!"

The modern economist tends to discount to zero the economic value of the owner's dreams. What matters, he argues, is the market price of the item. But the owner's dreams may be bound up in a piece of property, and even though the market will not pay him for this value, his demand to retain ownership—called *reservation demand*[4]—registers in his subjective valuation. He will fight to defend it or pay a great deal above its market price to remain its owner.

High reservation demand is what God has for certain members of the lost. He cares deeply about those people whom He has picked out to redeem from among the disinherited family of Adam (Eph. 1:3–7). He is like the good shepherd who seeks for one lost sheep. He is like the father who rejoices when his lost son returns. He is the like the woman who locates her lost coin.

Rothbard did not care deeply about his ice cream cone. He had no dreams invested in owning it. He preferred the taste of his wife's ice cream. He tossed his into the trash. His wife could not understand this. She thought that his purchase of that ice cream cone implied some sort of commitment on his part.

The doctrine of sunk costs should not be used as an explanatory device without some consideration of reservation demand. God had a reservation demand for Israel for many centuries. He still retains it.[5]

> I say then, Have they stumbled that they should fall? God forbid: but rather through their fall salvation is come unto the Gentiles, for to provoke them to jealousy. Now if the fall of them be the riches of the world, and the diminishing of them the riches of the Gentiles; how much more their fulness? (Rom. 11:11–12)
>
> For if the casting away of them be the reconciling of the world, what shall the receiving of them be, but life from the dead? For if the firstfruit be holy, the lump is also holy: and if the root be holy, so are the branches (Rom. 11:15–16).

Israel in Moses' day meant more to God than the first ice cream cone meant to Rothbard. Rothbard had made no public promises regarding his ice cream cone. His reputation was not tied up in eating that cone. As soon as he tasted his wife's ice cream, his reservation demand dropped precipitously. But God was jealous about His good reputation. He was unwilling to toss Old Covenant Israel into the

4. Murray N. Rothbard, *Man, Economy, and State: A Treatise on Economic Principles*, 2nd ed. (Auburn, Alabama: Mises Institute, [1962] 2009), pp. 247–48, 253.

5. Gary North, *Cooperation and Dominion: An Economic Commentary on Romans*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 8.

trash until there was a replacement heir available for His kingdom: the church of Jesus Christ (Matt. 21:43).

Economist Joseph Schumpeter argued in 1942 that when property becomes depersonalized in the form of corporate shares in the stock market, the owners' will to fight in order to defend such ownership is reduced. "Dematerialized, defunctionalized and absentee ownership does not impress and call forth moral allegiance as the vital form of property did."[6] He believed that this shift had reduced men's willingness to defend capitalism from socialists. The "Nashville Agrarians" who wrote *I'll Take My Stand* in 1930 understood this aspect of the ownership of tangible property. They were not economists. They did not use such terminology as "non-monetary reservation demand."

Conclusion

Jesus used three parables to show that God cares for lost souls. The redemption of one lost soul provokes more rejoicing in heaven than the preservation of many redeemed souls, let alone self-righteous souls. God retains high reservation demand for His elect. He does not intend to replace them in the book of life. He does not regard all mankind as a sunk cost, completely unrecoverable, gone forever.

The underlying theme of all three parables is the spiritually lost condition of the Pharisees, who regarded themselves as members of God's faithful flock. Jesus was warning them not to take comfort in their imagined status as saved sheep. They needed redemption.

6. Joseph Schumpeter, *Capitalism, Socialism, and Democracy* (New York: Harper & Bros., 1942), p. 142.

37

RESTORED SONSHIP AND INHERITANCE

And he said, A certain man had two sons: And the younger of them said to his father, Father, give me the portion of goods that falleth to me. And he divided unto them his living. And not many days after the younger son gathered all together, and took his journey into a far country, and there wasted his substance with riotous living. And when he had spent all, there arose a mighty famine in that land; and he began to be in want. And he went and joined himself to a citizen of that country; and he sent him into his fields to feed swine. And he would fain have filled his belly with the husks that the swine did eat: and no man gave unto him. And when he came to himself, he said, How many hired servants of my father's have bread enough and to spare, and I perish with hunger! I will arise and go to my father, and will say unto him, Father, I have sinned against heaven, and before thee, And am no more worthy to be called thy son: make me as one of thy hired servants. And he arose, and came to his father. But when he was yet a great way off, his father saw him, and had compassion, and ran, and fell on his neck, and kissed him. And the son said unto him, Father, I have sinned against heaven, and in thy sight, and am no more worthy to be called thy son. But the father said to his servants, Bring forth the best robe, and put it on him; and put a ring on his hand, and shoes on his feet: And bring hither the fatted calf, and kill it; and let us eat, and be merry: For this my son was dead, and is alive again; he was lost, and is found. And they began to be merry.

LUKE 15:11–24

The theocentric issue here is the grace of God in our rejoicing in accepting His grace. This has to do with sanctions: point four of the covenant.[1]

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

A. Premature Inheritance

The parable of the prodigal son involves the economic issue of inheritance. The theocentric issue is God in His office as Father. He owns an estate. Who will inherit this estate? When? On what legal basis?

The younger son was unwilling to wait for his inheritance. He wanted it immediately. He had no self-discipline. He did not imagine that he had anything more to learn from his father. He had little future-orientation. He did not understand the power of compound interest to multiply wealth. He was ready to dissipate his inheritance.

His father granted his request. This seems to have been unwise. The son was not ready for this increased responsibility. But the father let him have his way. Some adult children learn only the hard way. Their parents decide not to protect them from their own folly. This is very risky, but it is sometimes the best option.

The son left the family estate and went to a far country. In other parables, it is the owner who goes to a far country, leaving the servants behind. But here, the son leaves. The son then wasted his inheritance. He did not look to the future. He was intensely present-oriented. He did not budget his money. He did not find employment to replace what he was spending. Then judgment came on the foreign land: famine. He possessed no reserves. He found himself in poverty and great distress.

He took a job feeding swine. For a Jewish audience, the message of the parable was clear: the son could fall no lower on the social scale without becoming a criminal. Caring for swine was a suitable job only for gentiles. He had become a hired hand to a gentile. But it was even worse. The job was poorly paid. He was not given food before he went into the field. He was worse off than the swine.

He was not dead yet. He was facing starvation, but he might still possess sufficient strength to walk home. He was running out of time and strength. He had to make a decision, fast: stay with the pigs or leave for home immediately. He could not be sure he could get home if he waited. They day of decision had arrived. He remembered that his father's servants were well fed. He decided that he would rather be a well-fed servant in his father's household than a hungry one in a foreigner's household.

At long last, he began to think ahead. He came up with a plan. "I will arise and go to my father, and will say unto him, Father, I have sinned against heaven, and before thee, And am no more worthy to be called thy son: make me as one of thy hired servants." Thinking ahead

was a new experience for him. So was humility. He recognized that he had been a rebel against God and his father. The text says that he had come to himself (v. 17). That is, he had come to his senses. He now recognized what he had done. He had sinned before God and his father. He was now suffering the consequences of his sin. At home, the consequences would be far less painful. He would have food and a roof over his head. But the price would be high. If he wanted food to swallow, he would have to swallow his pride. He would have to acknowledge that he was not worthy to be called his father's son. This recognition marked his psychological acceptance of his redemption. This mental act of ethical subordination, he would soon learn, would become the judicial basis of the restoration of his original sonship, his transition from an economically self-disinherited son to a judicially restored son.

He made his journey home. His father saw him coming. "But when he was yet a great way off, his father saw him, and had compassion, and ran, and fell on his neck, and kissed him" (v. 20). His father took the initiative. He did not wait. He did not play the role of a stern parent. He did not lay down the law. He showed grace to the prodigal. He let him know that he was welcome back into his household.

The son followed his original plan of reconciliation. He did not use his father's gracious welcome to negotiate a better deal for himself. He confessed his sin. He said that he was not worthy to be called the man's son (v. 21). *This verbal confession marked his restoration to sonship.* But his father acted as though he had not heard this confession, though obviously he had heard it. In fact, this confession made the father's next steps a legal confirmation of the son's redemption. He called his servants and had them bring a robe and a ring and shoes. These were tokens of faithful sonship. Then he told them to bring a fatted calf for a feast. It was time to celebrate. There had been a covenantal resurrection. "For this my son was dead, and is alive again" (v. 24). It was not merely his return (deed) that had proven his sonship. It was his confession of repentance (word). "The Lord is nigh unto them that are of a broken heart; and saveth such as be of a contrite spirit" (Ps. 34:18).

B. The Elder Brother

The parable's focus then shifts to the elder brother.

> Now his elder son was in the field: and as he came and drew nigh to the house, he heard musick and dancing. And he called one of the servants, and asked what these things meant. And he said unto him, Thy brother is

> come; and thy father hath killed the fatted calf, because he hath received him safe and sound. And he was angry, and would not go in: therefore came his father out, and intreated him. And he answering said to his father, Lo, these many years do I serve thee, neither transgressed I at any time thy commandment: and yet thou never gavest me a kid, that I might make merry with my friends: But as soon as this thy son was come, which hath devoured thy living with harlots, thou hast killed for him the fatted calf. And he said unto him, Son, thou art ever with me, and all that I have is thine. It was meet that we should make merry, and be glad: for this thy brother was dead, and is alive again; and was lost, and is found (vv. 25–32).

He had been in the field, working. He had not been at home to greet his younger brother. No servant had been sent to invite him to the festivities. His father had been too excited to do this, apparently. The elder brother felt neglected.

He deeply resented the feast on behalf of brother. He refused to go in. So, his father came out to him, taking the initiative once again. The brother complained: "Lo, these many years do I serve thee, neither transgressed I at any time thy commandment: and yet thou never gavest me a kid, that I might make merry with my friends: But as soon as this thy son was come, which hath devoured thy living with harlots, thou hast killed for him the fatted calf" (vv. 29–30). He was self-righteous. He reminded his father of the obvious: he had remained faithful, while the younger brother had been unfaithful. He had stayed on the job, while his brother spent the money on fast women. Yet the wastrel now has a feast thrown on his behalf. This just wasn't fair!

The elder brother was looking to the past. His father was looking to the future. The former wastrel was a wastrel no longer. What was in the past was gone. The future now offered hope: family restoration. *The issue for the father was covenantal.*

The elder brother was also looking to the future. The return of the prodigal might threaten his own inheritance: another division of the estate. *The issue for the elder brother was economic*.

His father understood his fears, so he sought to allay them. "And he said unto him, Son, thou art ever with me, and all that I have is thine" (v. 31). The father had nothing left to give to the younger brother. The rest of the estate belonged to the elder bother, who had legal title to the double portion, according to the Mosaic law. "If a man have two wives, one beloved, and another hated, and they have born him children, both the beloved and the hated; and if the firstborn son be hers that was hated: Then it shall be, when he maketh

his sons to inherit that which he hath, that he may not make the son of the beloved firstborn before the son of the hated, which is indeed the firstborn: But he shall acknowledge the son of the hated for the firstborn, by giving him a double portion of all that he hath: for he is the beginning of his strength; the right of the firstborn is his" (Deut. 21:15–17).[2]

Jesus' listeners would have understood the Mosaic law governing the inheritance of sons. They would have understood that the father in the parable would not defraud the elder brother, for the father was a righteous man. They would have seen that the elder brother was in fact mentally accusing his father of being a lawbreaker who much preferred the younger brother to him, and who was contemplating the theft of the elder brother's portion.

The primary issue was not inheritance. That had been settled when the younger brother received his portion. *The primary issue was the covenantal restoration of the family*. The younger brother had returned. His admission of guilt constituted his restoration into the family. This called for a celebration, his father told the elder brother. "It was meet that we should make merry, and be glad: for this thy brother was dead, and is alive again; and was lost, and is found" (v. 32).

Nevertheless, the issue of inheritance remained an open question. There was still the possibility of *a legal disinheritance of the elder brother*. This, in fact, is what this parable is all about.

C. The Covenantal Economics of the Parable

To understand this parable correctly, we must first understand that the covenant has vertical economic relationships as well as horizontal. Covenantal service takes place within this two-fold framework. I have discussed this in the Introduction to my commentary on I Timothy, *Hierarchy and Dominion*.[3] Covenantal service—the gratuitous provision of valuable resources to recipients—can therefore be either vertical (within a covenantal institution, i.e., church or family, but not the state, which legitimately offers no positive sanctions[4]) or horizontal (from inside the covenantal institution to those outside).[5] The same two-fold relationship also applies to non-covenantal ser-

2. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: [1999] 2012), ch. 50.

3. Gary North, *Hierarchy and Dominion: An Economic Commentary on First Timothy*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), Introduction:E.

4. *Ibid*., Introduction:F.

5. *Idem*.

vice: vertical (charitable gift: gratuitous) and horizontal (voluntary exchange: benefit-seeking).[6]

The younger son had regarded sonship solely as a deserved economic inheritance. He was the recipient of a steady flow of support from his father. This was insufficient, he believed. He wanted all of his inheritance in a lump sum immediately, before his father died, just as Isaac had received his inheritance after he married Rebekah, but before Abraham died (Gen. 25:5). Unlike Isaac, he had no wife and acknowledged no family responsibilities.

As soon as he received his inheritance, he departed from his father's house. He went to a foreign country, which in the context of the parable meant a country with a rival confession and a rival god. He found friends there, who remained his friends only for as long as his inheritance flowed to them. He squandered all of his inheritance on celebrating with his party-going friends. Then the days of judgment came: a famine. His friends departed from his presence when the free flow of funds ceased, just as he had departed from his father's presence when the free flow of funds ceased. *They treated him just as he had treated his father*. But the light had not yet dawned. He did not yet see that he had been repaid in the same currency as he had paid.

He did not seek charity from foreigners. He sought employment. He asked only to receive payment in exchange for services rendered. This was non-covenantal mutual service. He was hired to serve the needs of pigs. He became a mediator between a pig farmer and his pigs—not a good job for a Jew. Here, he was treated worse than the pigs he was serving.

2. The Flow of Funds

The light then dawned. The contrast between his father and his present employer was stark. His father was a better employer, who paid his workers well. In the *mutual horizontal service of the marketplace*, his father was an honorable man, who treated his employees as men rather than as lower than swine. "And when he came to himself, he said, How many hired servants of my father's have bread enough and to spare, and I perish with hunger!" (Luke 15:17). He headed home, anxious to become a hired servant in his father's house, anxious to enter into non-covenantal service: a mutual exchange of work for food. He would not ask for special treatment as a son. He would not ask for charity. His inheritance was gone, but he could still do an honest

6. *Ibid.*, Introduction:G.

day's work for an honest day's pay. The former party boy was ready to go to work. His maturity had begun.

In response, his father treated him with a fatted calf and a party. The son was once again the recipient of a flow of funds. But this time, it was clear to one and all that the downward flow of funds was based exclusively on the father's grace, not on the son's legal entitlement to an inheritance or even to a job. The father was publicly announcing the re-establishment of the legal relation of sonship, a relationship that could be re-established only by the return of the son to his father's house.[7] The son had remained a son, but a self-disinherited son. He had squandered his inheritance. He was therefore not entitled to a fatted calf, but, purely out of grace, he now received one. The father demonstrated publicly that *sonship is more than a legal claim on one's economic inheritance*. The son, who had previously seen sonship merely as economic inheritance—a legal claim on future assets—now saw it as something more.

His elder brother didn't. The elder brother suffered from the same covenantal blindness that had afflicted his younger brother. He saw sonship as a flow of funds downward. He was angry. He refused to attend the party. His father came to him and asked why. "And he answering said to his father, Lo, these many years do I serve thee, neither transgressed I at any time thy commandment: and yet thou never gavest me a kid, that I might make merry with my friends" (Luke 15:29). In short, where was his fatted calf? Sonship, in his view, is earned. In his brother's view, it had been owed. But, in both viewpoints, sonship was viewed as a flow of funds downward: no flow of funds; therefore, no sonship. Both sons wanted to celebrate with their friends at their father's expense. They wanted to receive their inheritance prematurely. The younger son saw his inheritance as owed: *blood covenant*. "I'm your son. Give me my money." The older son saw his inheritance as earned: *works religion*. "I have worked hard. You gave my brother his inheritance, and he wasted it on partying. Now he gets another party. Give me my money." *Neither son saw sonship as a matter of grace*.

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7. Maurice Malkin chose this title for his memoirs: *Return to My Father's House* (New Rochelle, New York: Arlington House, 1972). The son of an Orthodox Jew, born in Russia, he and his family immigrated to America in 1914. In 1919, he became one of the founders of the American Communist Party. His father had warned his sons to avoid Communism, but two of Malkin's older brothers joined the Russian Communist Party before he came to America. One of them died in Stalin's purges in the 1930's. In 1939, Malkin left the Party and became an active anti-Communist thereafter.

This parable was a verbal body blow in the solar plexus of Israel's works religion.

D. A Warning to the Jews

In the parable, the elder brother represented Israel. The younger brother represented the gentiles. The younger brother had become a covenantal gentile by abandoning his father's household and living among gentiles, wasting his inheritance inside their economy. He had transferred his share of the family inheritance to gentiles. He had decapitalized the family's future, a grave evil in Israel: an assault on the family name.[8] By adopting the gentiles' ways, he had broken covenant with his father and his father's God.

Now the young man had returned. He had abandoned the covenant-breaking gentile world. He had come to his senses. He recognized what he had done. He had sinned against God and his father. He was ready to humble himself and live as a servant in the household of faith.

The elder brother was being asked by his father to welcome a recent convert into the family. This gentile was asking to serve in the household of covenant-keepers. He was ready to become the judicial equivalent of a Gibeonite (Josh. 9). He was not requesting full inheritance. He was requesting merely servantship status. He was not asking to be adopted back into the family. He was asking only to have a place to live and work and eat.

The father made it clear that the younger brother's act of repentance had re-established the ex-wastrel's sonship in his eyes. But sonship had not re-established his economic inheritance, which had been collected in advance and spent. The younger son had no legal claim on his brother's inheritance.

If the elder brother were now to recognize this, and publicly rejoice at the restoration of the family, he would identify himself as a faithful son. But there was an implied warning: *rebellion against the father could take other forms than partying*. It was not necessary to go to a far country to abandon the family name. A son could become a spiritual prodigal while staying on the job. He could continue to regard his inheritance as something owed by his father: if not by blood, then by works. He could refuse to welcome his brother back into the household, thereby breaking up the now-restored family. He could

8. North, *Inheritance and Dominion*, ch. 64.

break his father's heart by refusing to rejoice at the restoration of his brother.

Here is the tremendous irony of this parable. The younger brother was looking only to become a hired servant: payment for services rendered, i.e., a horizontal economic relationship with the father. This restored him to sonship: covenantal hierarchy. The elder brother resented his brother's restoration, but by viewing his own inheritance as lawful payment for services rendered, was willing to relegate his legal status of son to that of hired servant, i.e., disinherit himself. The self-disinherited son was now willing to become a hired servant in his father's house, and thereby became a son through humility. This was achieved through deed (his return to his father's house) and word: "I'm not worthy." The inheriting son was willing to abandon his position as an inheriting son, and therefore become a hired servant, through deed (his refusal to enter his father's house) and word: "I'm worthy."

This parable reinforced Jesus' story of the lost sheep. "What man of you, having an hundred sheep, if he lose one of them, doth not leave the ninety and nine in the wilderness, and go after that which is lost, until he find it?" (Luke 15:4). That story also ended with a feast. "And when he cometh home, he calleth together his friends and neighbours, saying unto them, Rejoice with me; for I have found my sheep which was lost" (Luke 15:6). If a man rejoices at the return of a lost sheep, how much more at the return of a lost son!

The Jews would inherit the double portion, but only if they remained faithful sons. If they went into spiritual rebellion—a stay-at-home rebellion—then they would forfeit title to their inheritance. They would be disinherited. The younger brother would then inherit the rebellious brother's estate. This was what Jesus prophesied to the Jews: "Therefore say I unto you, The kingdom of God shall be taken from you, and given to a nation bringing forth the fruits thereof" (Matt. 21:43).

In the parable of the lost sheep, the owner represents God. So does the father of the prodigal. Jesus was saying that God takes the initiative in searching for the one lost sheep. He also takes the initiative in restoring the now-humble son to visible sonship. The Jews were being told not to overestimate the importance in God's eyes of sheep that do not wander or sons who do not wander. The recovery of lost sheep and lost sons is high in God's priorities. The party begins when the lost are found.

Conclusion

The parable of the prodigal son pointed to the future: the restoration of all gentiles who will humble themselves before God. It also warned of a coming disinheritance: self-righteous Israel, who would resent the re-entry of gentiles into the status of sons. To maintain their inheritance—the double portion—Israelites would have to acknowledge that they, too, had once been gentiles, and abandoned gentiles at that. Without God's gracious adoption of the nation, it would have perished (Ezek. 16). What God had done with Israel, He would do again: adopt gentiles. What God had done to the gentiles through Adam, He would do to Israel if Israel continued to rebel: disinherit.

The deciding issue of final inheritance is one's willingness to be present at the feast (Matt. 22:1–15). "Let us be glad and rejoice, and give honour to him: for the marriage of the Lamb is come, and his wife hath made herself ready. And to her was granted that she should be arrayed in fine linen, clean and white: for the fine linen is the righteousness of saints. And he saith unto me, Write, Blessed are they which are called unto the marriage supper of the Lamb. And he saith unto me, These are the true sayings of God" (Rev. 19:7–9). This would be the deciding issue for Old Covenant Israel's inheritance in history: to celebrate the arrival of gentiles into the family of faith. God said, "Let's party!" Old Covenant Israel refused. It would have been Israel's party (Acts 2) to which gentiles were invited (Acts 10). That party's invitation ended in A.D. 70.[9] Israel still has a standing invitation to a party, but it is now a gentile party to which Israel is invited (Rom. 11).[10] RSVP.

9. David Chilton, *The Days of Vengeance: An Exposition of the Book of Revelation* (Ft. Worth, Texas: Dominion Press, 1987).

10. Gary North, *Cooperation and Dominion: An Economic Commentary on Romans*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 7.

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UNRIGHTEOUS MAMMON

And he said also unto his disciples, There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods. And he called him, and said unto him, How is it that I hear this of thee? give an account of thy stewardship; for thou mayest be no longer steward. Then the steward said within himself, What shall I do? for my lord taketh away from me the stewardship: I cannot dig; to beg I am ashamed. I am resolved what to do, that, when I am put out of the stewardship, they may receive me into their houses. So he called every one of his lord's debtors unto him, and said unto the first, How much owest thou unto my lord? And he said, An hundred measures of oil. And he said unto him, Take thy bill, and sit down quickly, and write fifty. Then said he to another, And how much owest thou? And he said, An hundred measures of wheat. And he said unto him, Take thy bill, and write fourscore. And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light. And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations. He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? And if ye have not been faithful in that which is another man's, who shall give you that which is your own?

LUKE 16:1–12

The theocentric principle here is God as the judge, the bringer of sanctions: point four of the covenant.[1]

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

A. Joint Ventures in Fraud

This is by far the most difficult to interpret of all of Jesus' parables.[2] It appears only in Luke.

The parable seems to recommend cleverness involving deliberate embezzlement. "And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations" (v. 9). Yet this message is utterly opposed to the overall message of Luke, namely, the danger of mammon. How can we make sense of this parable? By correctly identifying "everlasting habitations."

The parable tells the story of a rich man. As it unfolds, we find that this man is so enamored with self-interest as an ideal of human action that he praises a steward who had tried to defraud him. "And the lord commended the unjust steward, because he had done wisely" (v. 8a). The Greek word for "commend" is elsewhere translated as "praise" or "laud."[3] The rich man was clearly unscrupulous. He recognized in his steward a fellow crook. The steward had offered kickbacks to the owner's debtors, so that they might reward him after his day of reckoning. Discovering this strategy, the owner praised the steward. The steward had done what he himself might have done, had he been in a similarly tight situation. His steward was almost as clever as he was. His main weakness was that he got caught.

Why would the rich man keep such a servant on his payroll? The obvious reason is that the steward could be called upon in the future to defraud others on behalf of his employer. Of course, the rich man would have to monitor the steward even more carefully than he had done in the past. But the steward might see the light and become faithful to his employer in his unscrupulous activities. After all, his master had discovered what he had done. It would be unwise for the steward to assume that he would not find out in the future. So, a mutually profitable arrangement was possible, one crook to another.

This parable offers a description of a criminal hierarchy. The person at the top must defend his interests from his subordinates. He must monitor them carefully. They are ready to defraud him. But their skills can be put to profitable uses. They can become agents of fraud.

In many of the parables, the rich man represents God. In this parable, the rich man represents Satan. He, too, is the master of a

2. Kistemaker called it the most puzzling of all the parables. Simon Kistemaker, *The Parables of Jesus* (Grand Rapids, Michigan: Baker Book House, 1980), p. 228.

3. Romans 15:11; I Cor. 11:2; 17, 22.

household. His servant is both incompetent and unscrupulous. Yet the master praises the servant. He is quite willing to employ such an unethical person. He does not intend to punish him or ask him to change his ways. He prefers these ways.

In the 1967 comedy film, *Bedazzled*, Peter Cook plays the devil. Cook's long-term partner in comedy, Dudley Moore, plays a man ready to exchange his soul for seven wishes. Cook initially brings Moore to his office, which is located in a below-street-level tavern. The tavern is filled with obnoxious characters: the devil's employees. One man is yelling. "Anger," Cook says. Another is asleep, his head on the bar. "Sloth," Cook says. "I just can't get reliable help," he complains. "It may have something to do with the wages."

Satan cannot trust his subordinates at anything like zero price. This makes any delegation of authority risky to him. Nevertheless, he must delegate authority in order to extend his influence. He is neither omniscient nor omnipotent. He must rely on others: the division of labor. So, he must balance his need to monitor everything they do, which is impossible for him, with his desire to extend his power. When a creature attempts to be God, he creates problems for himself.

B. Eternal Habitations

"And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations" (v. 9). Jesus here used sarcasm to make His point. He had already revealed the motivation of unrighteous mammon: *personal advancement through corruption*. He now tells His listeners to become friendly with corruption. Trust those who will defraud you. So, when you fail in the end, they will welcome you with open arms into their everlasting habitations.

There is no discussion in the Old Testament of eternity. Jesus introduced the doctrine of hell: a place of permanent agony for the departed souls of covenant-breakers (Luke 16:19–25).[4] When He spoke here of everlasting habitations, He had in mind the world beyond the grave. He was not speaking of heaven. He was speaking of the permanent place of residence of morally corrupt people.

Among His listeners were Pharisees. "And the Pharisees also, who were covetous, heard all these things: and they derided him" (v. 14). Once again, Jesus was identifying the practices of His loudest critics,

4. Chapter 40.

the nation's religious leaders. He was warning His listeners about the fraudulent dealings of His critics. They did not practice what they preached. In another context, we read: "Then spake Jesus to the multitude, and to his disciples, Saying, The scribes and the Pharisees sit in Moses' seat: All therefore whatsoever they bid you observe, that observe and do; but do not ye after their works: for they say, and do not. For they bind heavy burdens and grievous to be borne, and lay them on men's shoulders; but they themselves will not move them with one of their fingers" (Matt. 23:1–4).

To speak of being received into the everlasting habitations of unrighteous mammon is to speak of the tender mercies of the devil and his host. Trust unrighteous mammon, Jesus implied, in the same way that you would trust a servant who defrauded you after he had wasted the resources that you had entrusted to his administration. In short, do not trust unrighteous mammon.

C. Injustice

There are two ethical standards: faithfulness and injustice. Whatever men do in small matters reflects their ethical commitment. "He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much" (v. 10). We can indirectly observe a man's larger outlook by means of his specific performance in small matters.

There is no doubt that Jesus was criticizing the unjust steward. He was also criticizing the employer. The evil that the unjust steward did reflected the ethical commitment of both himself and the employer.

Then what is the meaning of this verse? "If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?" (v. 11). Does it mean that the righteous person should mimic the unjust steward? The employer regarded the efforts of his steward as wise. He seemed pleased. Is injustice in this case the pursuit of the employer's immediate preference (collecting whatever was owed to him) or his long-term preference (defrauding others)?

Jesus sided with the employer against his debtors. Jesus did not praise the unjust steward's acts of self-interested fraud. Being faithful to unrighteous mammon means adhering to the letter of contracts. Being faithful to the unjust employer means collecting whatever was owed on behalf of the owner.

A righteous steward's adherence to contracts is what secures his own possessions. "And if ye have not been faithful in that which is an-

other man's, who shall give you that which is your own?" (v. 12). The unrighteous steward had sought to advance his own position by deliberately short-changing his employer. "And he said unto them, Take heed what ye hear: with what measure ye mete, it shall be measured to you: and unto you that hear shall more be given" (Mark 4:24).

Conclusion

The parable of the unjust steward warns against fraudulent dealings. It also affirms competence as an aspect of faithfulness. The unjust steward began as an incompetent steward: "…the same was accused unto him that he had wasted his goods." The Greek word means "wasted" in the sense of "scattered." The steward had squandered the master's assets.

This parable uses sarcasm, which has created confusion in the minds of interpreters. Jesus said, "And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations" (v. 9). The everlasting habitations of the unrighteous are not where a covenant-keeper wishes to reside.

The parable recommends faithfulness to an unrighteous master. "If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?" If a person defrauds an unrighteous master, he himself is unrighteous. In doing so, he has placed his own possessions at risk. "And if ye have not been faithful in that which is another man's, who shall give you that which is your own?"

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RIVAL MASTERS, RIVAL KINGDOMS[1]

> *No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.*
>
> LUKE 16:13

The theocentric focus of this passage is service to God. A person must serve either God or mammon. He has no third option. There is no neutrality. The legitimate goal is service to God. This is an aspect of hierarchy: point two of the biblical covenant.[2]

A. What Is Mammon?

Mammon is man's greed. The Greek word can also be translated "confidence." Of all the false gods honored by covenant-breaking men throughout history, mammon has been by far the most common. In Isaiah's day, this god of abundance was undermining men's faith in God. "Come ye, say they, I will fetch wine, and we will fill ourselves with strong drink; and to morrow shall be as this day, and much more abundant" (Isa. 56:12). Ezekiel castigated Israel for having adopted the chief sins of Sodom, which were the sins of mammon worship. "Behold, this was the iniquity of thy sister Sodom, pride, fulness of bread, and abundance of idleness was in her and in her daughters, neither did she strengthen the hand of the poor and needy" (Ezek.

1. This is adapted from chapter 14 of Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012).

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 2. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 2.

16:49). The people of Sodom had sought and achieved the lifestyle of the rich. This led to the city's destruction when these sins of autonomy led to flagrant covenant-breaking in other areas (Gen. 19:4–6).

Men usually trust in the things which they accumulate. They worship those aspects of the creation that are under their authority. What do I mean by worship? Above all, I mean "sacrifice for." That to which you sacrifice your life—your time, your dreams, your reputation—is your god (Rom. 12:1).[3] You invest your emotions and efforts in this god. You also expect something in return. It might be happiness, pleasure, fame, power, respect, or any of mankind's long list of personal goals. Men sacrifice to their gods for the sake of rewards—positive sanctions.[4] Men ask themselves, "What's in it for me?" Then they decide which god to worship. *A god that offers no rewards is not taken seriously*.

The worship of any god involves making estimates. "Which rewards are worth sacrificing for? Which rewards are actually available? What is the likelihood of non-payment by the god? What is the past performance of the god in question? How much is expected of me? What happens if I promise to pay but fail to deliver?"

Then there is the question of loyalty. "Is there a bond other than legal between me and this god? Is there a personal relationship? Is there grace? Does this god extend mercy to all of his worshipers?"

A god that has no servants is not a god. To gain what man wants from his god, he must serve. He may receive something for nothing from a gracious god, but not everything for nothing. No god extends all of his blessings gratuitously. Jesus made this plain in this passage: choose wisely which god to serve.

B. Jealous Gods

The Old Covenant repeatedly warned men that the God of the Bible is a jealous God. "Thou shalt not bow down thyself to them, nor serve them: for I the LORD thy God am a jealous God, visiting the iniquity of the fathers upon the children unto the third and fourth generation of them that hate me" (Ex. 20:5).[5] "For thou shalt worship no other god: for the LORD, whose name is Jealous, is a jealous God"

3. Gary North, *Cooperation and Dominion: An Economic Commentary on Romans*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 8.

4. Sutton, *That You May Prosper*, ch. 4. North, *Unconditional Surrender*, ch. 4.

5. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 2, *Decalogue and Dominion* (1986), ch. 22.

(Ex. 34:14). "For the LORD thy God is a consuming fire, even a jealous God" (Deut. 4:24). "God is jealous, and the LORD revengeth; the LORD revengeth, and is furious; the LORD will take vengeance on his adversaries, and he reserveth wrath for his enemies" (Nahum 1:2). He tolerates the worship of no rival gods.

Jesus made it clear in this passage that the gods in question need not be physical idols or demons or the fantasies of men. All rival gods boil down to one: mammon. They may be supernatural gods, or gods of the marketplace, but they must offer men rewards for service. Men pursue their own goals through service to something that can reward them. The God of the Bible can surely reward men. On their own authority, rival gods promise to reward men. This promise is a lie. These other gods are nothing apart from the one true God. They are all creatures. They posses no autonomous authority. They have only the scraps of power which God grants to them for His own purposes. "For the LORD is a great God, and a great King above all gods" (Ps. 95:3).

God and mammon are mutually exclusive, Jesus warned. Neither god tolerates the claims of the other. Each comes before man with a claim: "Worship me, and I will reward you." The God of the Bible makes His claim exclusive. Mammon excludes only God, because God excludes mammon. God and mammon do not tolerate each other's claims. God's exclusivism is intolerable for mammon. Mammon's polytheism is intolerable to God. Mammon may publicly invite men to worship both him and God, but the invitation is spurious. Mammon treats God as if God were one among many. God rejects all such challenges to His exclusive authority.

So, men face a decision. In which god will they put their trust? Which will they serve faithfully in their quest for rewards? Which god's name will be on their tongues and in their hearts? They cannot consistently serve both.

C. Worship as Freedom from Worry

In the parallel passage in Matthew 6, Jesus added: "Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment?" (Matt. 6:25).[6] This is odd language. The whole point of worship is to gain rewards. Here

6. North, *Priorities and Dominion*, ch. 14.

is Jesus, telling His listeners that they should take no thought about what they shall possess, from life itself to food, drink, and clothing. Did He mean that such things are not important? On the contrary, they are very important. Life is surely important, and life is sustained by food, drink, and clothing. What is *not* important, He said, is *worrying* about such matters. It does no good to worry, for neither man nor mammon has any ability to gain them on his own authority or by his own efforts.

> Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much better than they? Which of you by taking thought can add one cubit unto his stature? And why take ye thought for raiment? Consider the lilies of the field, how they grow; they toil not, neither do they spin: And yet I say unto you, That even Solomon in all his glory was not arrayed like one of these. Wherefore, if God so clothe the grass of the field, which to day is, and to morrow is cast into the oven, shall he not much more clothe you, O ye of little faith? Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things (Matt. 6:26–32).

Our Father in heaven knows our needs. Is this not enough? When He calls us into His service, He provides the tools of this service. The tools of service are the very rewards that men seek. Conclusion: seek to serve; stop seeking the tools of service. "But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you. Take therefore no thought for the morrow: for the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof" (Matt. 6:33–34).[7] This passage lays it on the line. *Our first priority should be the kingdom of God*. This is what we are supposed to seek. All the other things that are presented before us as objects worth seeking are afterthoughts, or better put, *tools of more effective service*. They come as part of God's program of worldwide dominion. *Because God demands complete servitude, He provides His servants with the implements of comprehensive service*. All of these things shall be added unto us as rewards for faithful service. But everything that we receive from God adds to our responsibility. "For unto whomsoever much is given, of him shall be much required: and to whom men have committed much, of him they will ask the more" (Luke 12:48b).[8] We

7. *Ibid*, ch. 15.
8. Chapter 28.

receive more in order that we can *achieve more*. The kingdom of God thereby extends its influence across the earth.

An expanding kingdom implies growth and development in history. *As the kingdom of God grows, it extends the division of labor*. More hands and minds are brought into His kingdom. More servants mean greater wealth for every servant, for population growth allows greater output per unit of resource input. This is the blessing of the division of labor. As dedicated servants of God are added to the kingdom, day by day, the kingdom of God gains knowledge and wealth, as the newcomers bring their skills and capital in with them. The wealth of the kingdom increases. This means that there is less and less to worry about. *The safety net of God's kingdom is there to catch any man if he falls*.

Worrying about a lack of food and raiment is like worrying about one's lack of height. "Which of you by taking thought can add one cubit unto his stature?" It does no good to worry about such matters. God is the source of all of these blessings. "Every good gift and every perfect gift is from above, and cometh down from the Father of lights, with whom is no variableness, neither shadow of turning" (James 1:17).[9]

"Take therefore no thought for the morrow: for the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof." These are among the most difficult words in the Bible to accept emotionally. When we find someone who lives in terms of them, we generally refer to the person as a saint. Yet Jesus spoke these words to a crowd, not to an intimate circle of initiates. He made it clear that all of His followers are to cease worrying about their economic condition. *The greater their faith, the less their worry*. The mark of an immature faith is worry about economic matters, or even a life-and-death sickness situation. It is all in God's hands. God is sovereign; man is not. God is sovereign; mammon is not.

D. The Religion of More

Mammon has a kingdom. This religion is the religion of neverending more. He who worships at the shrine of more can never be satisfied. He is addicted to more as a heroin addict is addicted to heroin. C. S. Lewis once wrote that it would be a terrible curse to eat food that makes us hungry. Yet mammon's food is precisely this kind of hunger-producing food.

9. Gary North, *Ethics and Dominion: An Economic Commentary on the Epistles* (Dallas, Georgia: Point Five Press, 2012), ch. 35.

In the 1960s, there was a television commercial for a brand of potato chip in which Bert Lahr, the actor who became famous as the cowardly lion in *The Wizard of Oz*, was dressed in a devil's suit. He holds a bag of the potato chips. He reaches in and takes one out. "Bet you can't eat just one," he says to the viewer.[10] The imagery implied evil—forbidden fruit. Yet it was a light-hearted ad; it used a lovable comedian as the devil. It implied that it was perfectly all right to eat more than one. How much more, the ad did not say. But if you are in business to sell potato chips, you surely want to get people to eat lots more than one chip per sitting. The advertising jingle for Schaeffer's beer had a similar message: "Schaeffer's . . . is the . . . one beer to have . . . when you're having more than one!"

God has a kingdom. It grows over time. God's religion is the religion of *temporally bounded* more. God wants his kingdom to expand to the ends of the earth. Sin reigns nowhere that is not God's target for escalating victory. God seeks the redemption of sinners. As part of this goal, he provides His people with tools. They can use more tools. The spread of the gospel is not achieved free of charge. We live in a world of scarcity.

Then in what way is *mammon's religion of more* different from *God's religion of more*? In many ways. First, God's offer of more is trans-historical. He offers communion in eternity, a world beyond time. This goal is extremely future-oriented. Second, God's goal has a time limit: the final judgment (Rev. 20:14–15). Technically, so does mammon's: the heat death of the universe.[11] But this theoretical event is so far in the future that time might as well be endless succession. Third, God's goal is His glory. To achieve this, He grants grace to men: something for nothing. Mammon's deceptive goal is the glory of man, either collectively or individually. In fact, greed destroys men. It is Satan's seductive tool. Satan grants something for something and sometimes nothing for something, if he can get away with it. But he never grants something for nothing except as bait to lure men to destruction.

The ultimate reward is eternal life. Compared to this, gaining the whole world for oneself is less than nothing. "For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul?" (Matt. 16:26).[12] So, the

10. youtube.com/watch?v=5h-w2aXN-Zc (accessed January 16, 2021).

11. Gary North, *Is the World Running Down? Crisis in the Christian Worldview* (Tyler, Texas: Institute for Christian Economics, 1988), ch. 2.

12. North, *Priorities and Dominion*, ch. 35. See chapter 19, above.

biblical pursuit of more has limits. We are warned that even if more meant everything in history, it would not be enough to compensate us for the loss of communion in eternity. This puts the goal of "more" into proper perspective. If everything on earth is insufficient, then "more for man" has temporal limits. Life is not unbounded.

It is sometimes said that men's desires are unbounded—infinite. Better put, given the limits on each man's life, his unfulfilled desires are beyond his means. At a lower price, he will buy more. But his greatest desire—more time—is surely bounded. He who forgets this fact in making daily decisions is a fool. "And he spake a parable unto them, saying, The ground of a certain rich man brought forth plentifully: And he thought within himself, saying, What shall I do, because I have no room where to bestow my fruits? And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods. And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry. But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided? So is he that layeth up treasure for himself, and is not rich toward God" (Luke 12:16–21).[13]

The desires of men are not limitless; they are merely beyond men's means]. Everything finite is bounded. Creation is finite. Creation is beyond our ability to measure, but God measures it. So, mammon's religion of limitless more is ultimately a religion of man's deification. It is a religion of "more for me in history." It is an assertion of each man's divinity.

E. Rival Economic Orders

A man who worships God seeks legitimate rewards for himself, but this search must be in the context of better service to God. Service to God through the creation is the mark of his salvation. "For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: Not of works, lest any man should boast. For we are his workmanship, created in Christ Jesus unto good works, which God hath before ordained that we should walk in them" (Eph. 2:8–10).

Free market economic theory relies on an analogous insight. A man gains what he wants by selling at a profit to others. He must offer something they want in exchange for something he wants. Each

13. Chapter 25.

party gains from the transaction. Most free market transactions are not zero-sum transactions.[14] They are not examples of "I win; therefore, you lose." A representative of one kingdom can lawfully do business with a representative of the other kingdom. Both parties benefit. Both parties expand their wealth. Each party extends his god's kingdom. God can afford to let Satan extend his kingdom in this way because of the eschatological structure of inheritance. "A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just" (Prov. 13:22).[15] God's people ultimately inherit the earth.[16]

Satan cannot be equally magnanimous to God. Eschatology is against him. He is running out of time. Satan operates with stolen goods. He is a squatter in history. He lured Adam into a transfer of allegiance and therefore a transfer of assets, but Adam owned nothing of his own. He was merely a designated steward of God's assets. So, *mammonism is inherently a religion of theft: stealing from God to benefit man*. It is self-centered greed. Its ultimate goal is "more for me and less for you." One man grows in stature by exceeding his fellows. While he may pursue "more for me and more for you, too" in the short run through voluntary exchange, he ultimately seeks to convert these gains into capital for covenant-breaking conquest. The religion of autonomy seeks to enslave others or kill them. This is what autonomy means: "The world serves me at its expense."

Conclusion

Serving God means learning to be content with whatever God supplies today. The faithful man thinks, "there is more where this came from." God will supply the tools that His people require for faithful service to Him at any point in time. These tools include such things as life, food, drink, and clothing. This outlook was the basis of Paul's warning: "For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment let us be therewith content. But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all

14. An exception is a commodity futures transaction, where one investor gains at the expense of the other, and the broker gains from both.

15. Gary North, *Wisdom and Dominion: An Economic Commentary on Proverbs* (Powder Springs, Georgia: American Vision, [2007] 2012), ch. 41.

16. Gary North, *Inherit the Earth: Biblical Blueprints for Economics* (Ft. Worth, Texas: Dominion Press, 1987).

evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows. But thou, O man of God, flee these things; and follow after righteousness, godliness, faith, love, patience, meekness" (I Tim. 6:7–11).[17]

What do covenant-keepers need? Whatever God gives them. No more than this? No more. Later, they may receive more, for the kingdom's sake and the covenant's confirmation. "But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day" (Deut. 8:18).[18]

What do men want? Usually, they want more than God has given to them. In the modern world, where the worship of economic growth is the most widely practiced religion, men want far more than what God has given to them. They are trapped on mammon's treadmill to oblivion. Their religion is expressed on a ironic tee-shirt: "He who dies with the most toys, wins." Substitute any aspect of the creation for "toys," and the meaning is the same. It is a false religion."For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul?" (Matt. 16:26).[19]

The top priority in this passage is service to God. The mark of this priority in our lives is contentment with whatever wealth God has provided. What must be avoided at all costs is service to mammon: the god of "more for me in history." This god of man's self-confidence and accumulation is a false god—*the* false god. It is the worship of man's would-be autonomy and therefore his would-be divinity. Men place confidence in the things they can accumulate. They sacrifice their lives to the accumulation of things. Yet the things that were supposed to serve man become his slave-drivers. Like Pharaoh's task-masters, these dumb idols cry out: "More! More! We demand more!" Most of all, they demand more of men's time, the irreplaceable resource.

17. Gary North, *Hierarchy and Dominion: An Economic Commentary on First Timothy*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), ch. 10.

18. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 22.

19. North, *Priorities and Dominion*, ch. 35. See chapter 19, above.

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ETERNAL REVERSAL OF FORTUNE

> *There was a certain rich man, which was clothed in purple and fine linen, and fared sumptuously every day: And there was a certain beggar named Lazarus, which was laid at his gate, full of sores, And desiring to be fed with the crumbs which fell from the rich man's table: moreover the dogs came and licked his sores. And it came to pass, that the beggar died, and was carried by the angels into Abraham's bosom: the rich man also died, and was buried; And in hell he lift up his eyes, being in torments, and seeth Abraham afar off, and Lazarus in his bosom. And he cried and said, Father Abraham, have mercy on me, and send Lazarus, that he may dip the tip of his finger in water, and cool my tongue; for I am tormented in this flame. But Abraham said, Son, remember that thou in thy lifetime receivedst thy good things, and likewise Lazarus evil things: but now he is comforted, and thou art tormented.*
>
> LUKE 16:19–25

The theocentric issue here is sanctions: final judgment and eternal separation. This is point four of the biblical covenant.[1]

A. The Doctrine of Hell

This parable—if it is a parable and not history—is the pre-eminent New Testament passage on the doctrine of hell as a place of torment after bodily death, a doctrine that is found only in the New Testament. This parable is found only in Luke.

The parable of the beggar and the rich man identifies the beggar as a righteous man. He gains entrance into heaven, which is here alone in the Bible called the bosom of Abraham. There is no doubt

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

where the rich man resides: hell. It is a place of full consciousness and memory. It is a place of fiery torment. "And he cried and said, Father Abraham, have mercy on me, and send Lazarus, that he may dip the tip of his finger in water, and cool my tongue; for I am tormented in this flame" (Luke 16:24).

This is the Bible's most detailed passage on hell. Those who defend the idea of soul-sleep or unconsciousness after bodily death have serious exegetical problems with this text. They often quote from Ecclesiastes. But the New Testament has authority over the Old Testament. Jesus' interpretations and insights have greater authority than Old Testament speculation, which was based on incomplete information. Jesus made it as clear as can be that the rich man was in pain, had memory of the past, and was able to communicate with Abraham. He was surely not unconscious.

Defenders of soul-sleep usually dismiss this passage as an example of literary hyperbole. How the image of being in flames serves as hyperbole for a condition of unconsciousness is never made clear. The reference to torment is consistent with Jesus' parable of the over-indebted servant who is cast into prison by the creditor. "And his lord was wroth, and delivered him to the tormentors, till he should pay all that was due unto him. So likewise shall my heavenly Father do also unto you, if ye from your hearts forgive not every one his brother their trespasses" (Matt. 18:34–35).[2] An appeal to a literary technique does not solve their main problem: dismissing also the final place of torment after the bodily resurrection of all men. "And death and hell were cast into the lake of fire. This is the second death. And whosoever was not found written in the book of life was cast into the lake of fire" (Rev. 20:14–15). Hell is temporary. After the resurrection, things will get much worse for covenant-breakers. There will be eternal bodies that will suffer in flames.

The rich man is not named, but he has become known down through the ages as Dives (DEEvez), the Latin word for wealthy. The adjective "rich" that is found in Latin translations is "dives."[3] His way of earthly life had been sumptuous. The way of life for Lazarus had been the opposite. There has been a reversal of fortune. The rich man asks Abraham for some minimal token of physical comfort, to be sup-

2. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 37.

3. Simon Kistemaker, *The Parables of Jesus* (Grand Rapids, Michigan: Baker Book House, 1980), p, 237n.

plied by the former beggar, who presumably must temporarily experience the pain of hell's environment on behalf of the rich man. This is not what he receives. He receives a theological lecture instead.

Luke's Gospel has an obvious bias against rich people. Matthew's Gospel contains many of the same parables, but it offers a less narrowly focused critique of covenant-breakers. Matthew's Gospel does not record this parable.

The rich man and the poor man exchange lifestyles when death intervenes. Similar reversals in history are a repeated theme in Luke.[4] In this parable, he who had enjoyed creature comforts in history experiences creature discomforts in eternity. "But Abraham said, Son, remember that thou in thy lifetime receivedst thy good things, and likewise Lazarus evil things: but now he is comforted, and thou art tormented" (v. 25). There is no initial indication of any covenantal distinction between the two men, other than their respective places of residence: a matter of covenantal sanctions.

B. A Matter of Faith

Later in the parable, the distinguishing feature is revealed: faith. The rich man initially asks for mercy for himself. He wants Lazarus to supply mercy. Impossible, says Abraham. "And beside all this, between us and you there is a great gulf fixed: so that they which would pass from hence to you cannot; neither can they pass to us, that would come from thence" (v. 26).

Next, the rich man appears to become magnanimous. "Then he said, I pray thee therefore, father, that thou wouldest send him to my father's house: For I have five brethren; that he may testify unto them, lest they also come into this place of torment" (vv. 27–28). If I cannot be comforted, he pleads, then at least warn my brothers. This request is a self-justifying attempt to deceive Abraham. If the rich man's five brothers deserve to hear from a resurrected dead man, then so had he. No comparable warning had come to him. So, why is he being unjustly tormented? Abraham sees through the deception. "Abraham saith unto him, They have Moses and the prophets; let them hear them" (v. 29). In short, they have exactly what the rich man had: authoritative witnesses, i.e., the writings of Moses and the prophets. The rich man had chosen in history not to pay sufficient attention to these witnesses.

4. Chapters 1, 9.

On the contrary, the rich man is implicitly saying, this testimony was not sufficiently persuasive. It was not his fault that he did not understand the message; it was the fault of God, who did not supply him with sufficiently persuasive evidence. "And he said, Nay, father Abraham: but if one went unto them from the dead, they will repent" (v. 30). His brothers should have what he never had: a messenger from the grave. Abraham sees through the deception. "And he said unto him, If they hear not Moses and the prophets, neither will they be persuaded, though one rose from the dead" (v. 31). Jesus here alluded to His own death and resurrection, which would not persuade Israel to repent.

The distinction between Lazarus and the rich man was belief vs. disbelief. Lazarus had both understood and believed Moses and the prophets. The rich man had not. Jesus was making the point that His opponents were in the same blind condition that had afflicted the rich man. Even Jesus' disciples were myopic in this regard. After His resurrection, He spoke harshly to the pair of disciples who had, unrecognizing, accompanied Him on the road to Emmaus. "Then he said unto them, O fools, and slow of heart to believe all that the prophets have spoken: Ought not Christ to have suffered these things, and to enter into his glory? And beginning at Moses and all the prophets, he expounded unto them in all the scriptures the things concerning himself" (Luke 24:25–27).

C. Riches and Covenantal Blindness

Jesus' use of comparative wealth as the visible mark of the two rival covenants indicates the close correspondence between great wealth and covenant-breaking. This correspondence is not one to one, as He told the disciples (Luke 18:27). Nevertheless, it is close enough for making reliable judgments. "For it is easier for a camel to go through a needle's eye, than for a rich man to enter into the kingdom of God" (Luke 18:25).[5]

Great tangible wealth fosters a man's sense of autonomy. Moses had warned Israel: "And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day" (Deut. 8:17–18).[6] Tangible wealth also creates a sense of

5. Chapter 43.

6. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), chaps. 21, 22.

security. "The rich man's wealth is his strong city, and as an high wall in his own conceit" (Prov. 18:11).[7] It leads men to discount eternity too steeply. "But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided?" (Luke 12:20).

Riches are a great snare because of their deceitfulness (Matt. 13: 22).[8] They fool men into elevating the temporal over the eternal. This error affects everything that rich people think and do. They can no longer think straight. Eventually, they can no longer speak straight (orthodoxy).

Conclusion

The parable of the beggar and the rich man testified against the Pharisees. This parable followed the parable of the unjust steward, which also testified against them. "And the Pharisees also, who were covetous, heard all these things: and they derided him" (v. 14). Israel's theologians had been taken in by the deceitfulness of riches. Jesus warned His listeners not to make the same mistake.

Hell is real. Avoid it. The way to avoid it is to take seriously Moses and the prophets. Jesus Christ has risen from the dead as a confirming testimony, but if a person refuses to believe Moses and the prophets, he will not believe the testimony regarding Christ's resurrection.[9]

7. Gary North, *Wisdom and Dominion: An Economic Commentary on Proverbs* (Dallas, Georgia: Point Five Press, [2007] 2012), ch. 53.

8. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 28.

9. This is the great evil of the academic discipline known as higher criticism. It undermines men's faith in Moses and the prophets. It therefore undermines men's faith in Christ's resurrection.

41

UNPROFITABLE SERVANTS[1]

> *But which of you, having a servant plowing or feeding cattle, will say unto him by and by, when he is come from the field, Go and sit down to meat? And will not rather say unto him, Make ready wherewith I may sup, and gird thyself, and serve me, till I have eaten and drunken; and afterward thou shalt eat and drink? Doth he thank that servant because he did the things that were commanded him? I trow [think] not. So likewise ye, when ye shall have done all those things which are commanded you, say, We are unprofitable servants: we have done that which was our duty to do.*
>
> LUKE 17:7–10

The theocentric issue here is service to God: hierarchy. This is point two of the biblical covenant.[2]

A. Man Begins in Debt

A servant works hard all day. He then comes in from the field. What does his master owe him for his day of service? Nothing yet. The servant's work day is not over. Now it is time for the servant to prepare the evening meal for the master, and serve it. Only then is he entitled to his own meal. Even then, he is not entitled to any special thanks. He has merely performed his duty.

Jesus made it clear in this parable that God owes men no special thanks for their labors on His behalf. *The cosmic Master is owed everything plus even more that men bring to Him as tokens of their appreciation*.

1. Much of this chapter appeared first in Gary North, "Unprofitable Servants," *Biblical Economics Today*, VI (Feb./March 1983).

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 2. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 2.

Men have not done enough. Men cannot do enough. Everything that men do well for God is their minimum duty. And still, they owe more.

From the beginning, every man is in God's debt. God has provided us with more than we deserve. He has given us life. We now deserve death. "But of the tree of the knowledge of good and evil, thou shalt not eat of it: for in the day that thou eatest thereof thou shalt surely die" (Gen. 2:17). As the covenantal heirs of disinherited Adam, we are all dead men walking. "But we are all as an unclean thing, and all our righteousnesses are as filthy rags; and we all do fade as a leaf; and our iniquities, like the wind, have taken us away" (Isa. 64:6).

Man is put in his proper place by the gospel. Man is identified as being in need of grace, which has come only through Jesus Christ. Until covenant-breaking man knows *what* he is in the eyes of God, he cannot understand *who* he is. Man is an unprofitable servant. All men except one are net consumers of God's resources. They are unprofitable. There has been only one exception in history: Jesus Christ. He turned a profit. Through His pre-resurrection life and death, He transferred this profit back to God on behalf of mankind. God therefore extends to all men unearned blessings. This is God's common grace.[3] God extends eternal life to some people. This is God's special grace: "For therefore we both labour and suffer reproach, because we trust in the living God, who is the Saviour of all men, specially of those that believe" (I Tim. 4:10).[4]

God should not be expected to serve man. Man is expected to serve God. The master should not have to wait for his servant to finish his meal before enjoying his. But God's special grace has reversed this expected social order. All men will see this great reversal on judgment day. "Blessed are those servants, whom the lord when he cometh shall find watching: verily I say unto you, that he shall gird himself, and make them to sit down to meat, and will come forth and serve them" (Luke 12:37).[5]

The master owns all of the assets that are used by the servant to produce an income. Without these assets, the servant would starve. The servant should be grateful to the master for having provided him with life-sustaining capital. He should know that he is in debt to the master.

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3. Gary North, *Dominion and Common Grace: The Biblical Basis of Progress* (Tyler, Texas: Institute for Christian Economics, 1987).

4. Gary North, *Hierarchy and Dominion: An Economic Commentary on First Timothy*, 2nd ed. (Dallas, Georgia Point Five Press, [2000] 2012), ch. 6.

5. Chapter 27.

The servant was hired or purchased by the master to perform daily tasks for the master. The fact that he completes these tasks is not a cause for public rejoicing by the master. This is not some great achievement on the part of the servant. How much less cause for the master's rejoicing would be the completion of only part of these tasks, e.g., field work without serving an evening meal.

Paul also used the analogy of the unprofitable servant. "As it is written, There is none righteous, no, not one: There is none that understandeth, there is none that seeketh after God. They are all gone out of the way, they are together become unprofitable; there is none that doeth good, no, not one" (Rom. 3:10–12). All men face condemnation: "For all have sinned, and come short of the glory of God" (Rom. 3:23). No man is washed clean by the good works that he performs on God's behalf. *Our half-completed works do not impress God*. Where is the master's meal? What are we doing, sitting down to eat while the master goes hungry? Who do we think we are? More to the point, who do we think the master is? Just another slave who has also not completed his tasks and is equally under condemnation?

Had Adam not sinned, thereby undermining his dominion efforts, he would have been profitable to God. God had given Him life, weed-free land, authority over the animals, knowledge, and a wife to help him. God was also prepared to give him children, who would have extended the division of labor, making Adam's work more productive. *The day that Adam rebelled was the day that God's rate of return on Adam moved into the loss column*. Adam did not possess any resources independently; he could not make up the difference to God, even if he had autonomously chosen to do so.

What is the rational response to an asset that is producing losses? Sell it, if possible; or melt it down for scrap, if there is no secondary market. If necessary, throw it away. *The longer that you use an asset that is producing losses, the more you will lose from your capital base*. You cannot "make it up on volume" if it costs you three ounces of gold to bring in two ounces. The more the number of transactions, the larger your losses. Six thousand years of Adam's heirs, all of them performing at varying rates of loss, would not only not "make up the original loss"; such a continued operation of the "business" would compound the losses. This is why God told Adam that on the day of rebellion, he would surely die. The old investing rule must be honored: *cut your losses, and let your profits run*.

Did God fail to honor this rule? No; He honored it completely.

Then why did He allow Adam and Adam's race to multiply His losses? Because God had a way of getting Adam and some of his heirs back into the "expected rate of return" category. He had a way to compensate Himself for the losses incurred as a result of Adam's poor performance. Once this payment was made, this would return His servants to the profit column.

The compensating balance was paid by Jesus Christ. Jesus was a profitable servant in God's estimation. "And lo a voice from heaven, saying, This is my beloved Son, in whom I am well pleased" (Matt. 3:17). Thus, through a substitution of Christ's death for the death of Adam and his heirs, God has allowed a transfer of capital to all of these heirs (I Tim. 4:10).[6] All men are placed in positions of servitude; some of them become profitable.

How is this possible? *Because God has erased the red ink of loss from the lives of the redeemed*. He has cancelled their debts. "He hath not dealt with us after our sins; nor rewarded us according to our iniquities. For as the heaven is high above the earth, so great is his mercy toward them that fear him. As far as the east is from the west, so far hath he removed our transgressions from us. Like as a father pitieth his children, so the LORD pitieth them that fear him. For he knoweth our frame; he remembereth that we are dust" (Ps. 103:10–14). By removing their liabilities, Christ placed His people into the net profit column.

B. Are Covenant-Keepers Profitable Servants?

Jesus was still criticizing the Pharisees. They believed that they were profitable servants who were still meeting their obligations to God. Jesus subsequently ridiculed this idea in the parable of the Pharisee and the tax collector. "The Pharisee stood and prayed thus with himself, God, I thank thee, that I am not as other men are, extortioners, unjust, adulterers, or even as this publican. I fast twice in the week, I give tithes of all that I possess. And the publican, standing afar off, would not lift up so much as his eyes unto heaven, but smote upon his breast, saying, God be merciful to me a sinner. I tell you, this man went down to his house justified rather than the other: for every one that exalteth himself shall be abased; and he that humbleth himself shall be exalted" (Luke 18:11–14). *The Pharisees did not understand how deeply in arrears they were on their debt payments to God*. They did not

6. Gary North, *Hierarchy and Dominion: An Economic Commentary on First Timothy*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), ch. 6.

understand how much in need they were of a kinsman redeemer who would settle their account with God. The kinsman redeemer was the family's agent of judgment and redemption (Lev. 25:47–50).

Jesus was not criticizing the performance of His own servants. He was telling His listeners that if they trusted in the spiritual capital delivered to them by their father Adam, they were nothing short of bankrupt. Nothing they could do would ever settle this account. They were too far in debt. On the other hand, they could get their personal accounts into a positive position if they operated in terms of the profit statement that would soon be delivered to them by the second Adam, Jesus Christ. They would no longer be in a fiscal hole financially if they would present Christ's profit statement to God. Their own efforts would become positive because their debts would be paid in full.

Without this gracious transfer of capital, men cannot earn enough to meet the interest payments on the debt they already owe. Their debts will get ever-larger, just as Satan's debt builds relentlessly. Satan has never bothered to pay off his debt. He suffers from no illusions regarding his permanent debt position. He knows that he will be declared bankrupt at the end of time. He will be thrown into debtor's prison (Matt. 18:34).[7] "Then shall he say also unto them on the left hand, Depart from me, ye cursed, into everlasting fire, prepared for the devil and his angels" (Matt. 25:41). In contrast to Satan, most covenant-breaking men do have illusions of solvency. These good intentions of eventual repayment by rebellious men are hopeless but nonetheless real.

Covenant-keepers are profitable servants because they operate with *an eternally prositive profit-and-loss statement* that was given to them by grace through their faith in Jesus Christ as their kinsman redeemer. Despite their losses from time to time, through their mismanagement of funds entrusted to them by God, or by unexpected reversals of fortune, covenant-keepers are not called on by God to make up these losses. Their losses will not be counted against them on judgment day. At worst, they will come before the judge with a "zero balance" in their accounts (I Cor. 3:15).[8] They will not be in the debt column. Christ has paid their debts forever.

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7. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 37.

8. Gary North, *Judgment and Dominion: An Economic Commentary on First Corinthians*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), ch. 3.

This should reduce our fear of failure. We need not bury our talents in the ground because we fear our Master (Luke 19:12–15).[9] We can speculate—not speculate wildly, but do our best to predict the future and invest in terms of our foresight. We can take risks and bear uncertainty in order to build a better world.[10] Meanwhile, covenant-breakers will be tempted to gamble their wealth on the turn of a card or the throw of the dice in games rigged against them statistically. This world is "rigged" in favor of God's law and those who, through God's empowering grace, operate in terms of His law. It is rigged against Satan and his followers, but they play on, as professional gamblers play on, knowing they will go bankrupt if they play the game long enough. Their end is clear, and so is ours. They do not know how far in the hole they will be when their time is up. We do not know how many talents we will have in our portfolio when our accounts are called by God, but we know this much: we will not be in the hole. Exercising dominion is not gambling, and gambling is not exercising dominion.

C. Satan's Portfolio

God demands a positive rate of return on His investments. He expects the world to be subdued in history to His glory by means of the kingdom-extending activities of His servants. This was His plan from the beginning of time, and man is defined as God's authorized agent of dominion (Gen. 1:26–28).[11] Satan's efforts therefore involved economics: turning potentially profitable servants into loss-producing assets in God's portfolio. Satan realized that God was determined to see the earth subdued by mankind, and as a rebel, Satan sought to thwart the plans of his Enemy. Satan is an envy-driven destroyer, the one who sows tares in God's field, in an attempt to ruin the harvest (Matt. 13:24–30; 36–43).[12] He seeks to reduce the value of God's portfolio to zero, if possible, or better yet, to a debt position. Satan would be delighted to haul God into bankruptcy court—with Satan as the judge, jury, and enforcer.

God is not in debt. He does not use borrowed money to "leverage"

9. Chapter 46.

10. On the difference between risk and uncertainty, see Frank H. Knight, *Risk, Uncertainty and Profit* (Boston: Houghton Mifflin, 1921), ch. 7.

11. Gary North, *Sovereignty and Dominion: An Economic Commentary on: Genesis* (Dallas, Georgia: Point Five Press, 2012), chaps. 3, 4.

12. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 29.

His efforts in order to produce a fast profit. Because of the death of His son, God will receive a positive rate of return on His total portfolio, Genesis 3:6 to Revelation 20:13.

Because of Adam's transfer of allegiance to Satan at the Fall, Satan has become the administrator of that portion of God's portfolio that is now producing losses. He is the ultimate unprofitable servant. His work force is made up of unprofitable servants. He possesses only borrowed assets, which he is allowed to invest during his period of borrowed time. Satan is the debtor who will be hauled by God into bankruptcy court on judgment day. He is the archetype of all indebted servants who cannot pay their masters when the accounts come due (Matt. 18:23–35).[13]

Conclusion

Men without God's special grace are unprofitable servants. They begin life in debt to God, and they can never catch up apart from God's special grace. God cancels the debts of His people by transferring payment from Christ's account. They can therefore produce a positive return in history, both individually and corporately. But without this debt cancellation, men are inescapably in a loss position before God. They remain unprofitable.

The covenant-keeper should examine his own efforts and be persuaded that he is unprofitable on his own account. This should remind him that he owes to Christ alone his legal status as a profitable servant.

13. *Ibid.*, ch. 37.

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PERSISTENT PRAYER

And he spake a parable unto them to this end, that men ought always to pray, and not to faint; Saying, There was in a city a judge, which feared not God, neither regarded man: And there was a widow in that city; and she came unto him, saying, Avenge me of mine adversary. And he would not for a while: but afterward he said within himself, Though I fear not God, nor regard man; Yet because this widow troubleth me, I will avenge her, lest by her continual coming she weary me. And the Lord said, Hear what the unjust judge saith.

LUKE 18:1–6

The theocentric principle here is God as the Judge, the sanctions-bringer: point four of the biblical covenant.[1]

A. To Nag God

This is a remarkable passage. Jesus told His disciples to pray until they received an answer. This meant that they should treat God as if He were an unjust judge. This is an "as if"parable. An "as if" parable pictures an event that cannot happen and then calls disciples to work as though it could happen.

The widow understood that the judge had no intention of pursuing justice. If left to himself, he would remain silent. But his silence would keep her as a victim of an unjust persecutor. Her adversary had the upper hand. To reverse his upper hand, the widow required the intervention of a judge. But this judge was not an honorable man. Jesus describes him as admitting to himself mentally, "I fear not God,

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

nor regard man." When a man in authority does not fears God nor regard the needs of men, he has placed himself above the law. He sees himself as beyond sanctions. He is a potential tyrant.

This judge had a problem: the nagging widow. He thought, "Yet because this widow troubleth me, I will avenge her, lest by her continual coming she weary me." His motivation was personal: to escape her constant nagging. She was imposing negative sanctions on him. He responded by becoming willing to impose negative sanctions on her adversary.

This indicates that he was not yet in a position to implement his tyranny. Something in society restricted him. Otherwise, he would have imposed negative sanctions on the widow. Her adversary was giving him no grief. It would have been easier, and more delightful, to have imposed negative sanctions on his tormenter. Instead, he decided to impose negative sanctions on her adversary.

The widow understood her adversary, her condition, and the judge. She understood the limitations placed on everyone. She decided that nagging him was more likely to result in justice than remaining silent, bearing the burden of injustice.

B. What Kind of God Is This?

Jesus was not saying that God the Father is unjust and uncaring, uninterested in justice. But He was clearly saying that there is more required from justice-seekers than an occasional prayer offered to God. The unjust judge decided initially to ignore the widow's plea for justice. Jesus was saying that God sometimes decides to ignore our prayers, which presumably plead for justice. Just as an unjust judge, for his own reasons, sometimes ignores the plight of the victim, so does God sometimes fail to respond in justice to the pleas of the oppressed.

For covenant-keepers, this is one of the most disturbing aspects of God's character. Why should God delay bringing justice in history? Answer: for the same sorts of reasons that he does not bring low the high-minded covenant-breakers. David complained in the early section of Psalm 73, "For I was envious at the foolish, when I saw the prosperity of the wicked. For there are no bands in their death: but their strength is firm. They are not in trouble as other men; neither are they plagued like other men. Therefore pride compasseth them about as a chain; violence covereth them as a garment. Their eyes stand out with fatness: they have more than heart could wish. They are corrupt,

and speak wickedly concerning oppression: they speak loftily" (Ps. 73:3–8). God delays judgment. But righteous judgment eventually comes. "Surely thou didst set them in slippery places: thou castedst them down into destruction. How are they brought into desolation, as in a moment! they are utterly consumed with terrors" (vv. 18–19). "For, lo, they that are far from thee shall perish: thou hast destroyed all them that go a whoring from thee. But it is good for me to draw near to God: I have put my trust in the Lord GOD, that I may declare all thy works" (vv. 27–28).[2]

Covenant-keepers should learn what their responsibility is in the interim period, before judgment comes. This parable instructs covenant-breakers regarding the proper approach to take: persistent prayer. This persistence can and should border on nagging. Covenant-keepers are to be as persistent in prayer as some highly motivated widow is when she faces the lack of interest in the life of a judge who thinks he is above God, law, and man.

This means that it is a mistake for anyone to regard God as a slave at the feet of any man, even a covenant-keeper. God is not a cosmic magician who subordinates Himself to the temporary whims of men. If He treats covenant-keepers as a corrupt judge treats a victimized widow, how should covenant-breakers regard Him? Their view of God should be shaped by Jesus' revelation of a God who requires people with a righteous cause. Like some switchboard operator in a busy office, God puts callers on hold. He may not even provide music for them to listen to while they are waiting.

C. Paying a Price

When seeking justice from God, let alone divinely subsidized goods, the supplicant is required to demonstrate his commitment to his ends by means of repetition. This is not the same as mindless chanting. *Prayer is not to become a mantra*. "But when ye pray, use not vain repetitions, as the heathen do: for they think that they shall be heard for their much speaking. Be not ye therefore like unto them: for your Father knoweth what things ye have need of, before ye ask him" (Matt. 6:7–8). There must be frequent prayers, brought at different times. This is not the same as the same request, which is repeated mindlessly in a sequence.

God is not an automated dispenser of free goodies. To convey this idea

2. Gary North, *Confidence and Dominion: An Economic Commentary on Psalms* (Dallas, Georgia: Point Five Press, 2012), ch. 17.

of God to His audience, Jesus pictured God as a stubborn judge whose will to resist can be worn down over time by a persistent supplicant. The model for this in the Bible is Jacob, who wrestled with the stranger all night until the stranger gave him his blessing. "And Jacob was left alone; and there wrestled a man with him until the breaking of the day. And when he saw that he prevailed not against him, he touched the hollow of his thigh; and the hollow of Jacob's thigh was out of joint, as he wrestled with him. And he said, Let me go, for the day breaketh. And he said, I will not let thee go, except thou bless me. And he said unto him, What is thy name? And he said, Jacob. And he said, Thy name shall be called no more Jacob, but Israel: for as a prince hast thou power with God and with men, and hast prevailed. And Jacob asked him, and said, Tell me, I pray thee, thy name. And he said, Wherefore is it that thou dost ask after my name? And he blessed him there" (Gen. 32:24–29). Many Christian theologians believe that the stranger was a theophany, like the burning bush: a pre-incarnation appearance of God.

God is testing us. We are not testing Him. "You want it? Ask for it. More than once." This is an aspect of perseverance. It builds character. It also allows us to assess how important some goal is in our lives. If it is sufficiently important to pray about, presumably it is important enough to pray about more than once.

This aspect of prayer moves prayer out of men's category of a wish list and into the category of a tool of dominion. *Prayer is a means of reducing our costs, but it is not to be regarded as magic*. It is not a technique to manipulate God. On the contrary, *it is a technique for God to manipulate men.* He tests His people. He forces them to count the costs of their plans of action. One of these costs is patience.

Conclusion

Jesus offered hope to people seeking justice. This also offered hope to people seeking a supernatural subsidy. He told His listeners that as surely as an unjust judge will finally capitulate to repeated requests for justice, so will God respond to persistent prayer. The fact that a supplicant does not receive an immediate fulfillment of his request should not dissuade him from pursuing his chosen course of action. He should then remind God that he is proceeding, if he is proceeding, and that a subsidy would be helpful in speeding up the process.

43

THE RICH YOUNG RULER[1]

And a certain ruler asked him, saying, Good Master, what shall I do to inherit eternal life? And Jesus said unto him, Why callest thou me good? none is good, save one, that is, God. Thou knowest the commandments, Do not commit adultery, Do not kill, Do not steal, Do not bear false witness, Honour thy father and thy mother. And he said, All these have I kept from my youth up. Now when Jesus heard these things, he said unto him, Yet lackest thou one thing: sell all that thou hast, and distribute unto the poor, and thou shalt have treasure in heaven: and come, follow me. And when he heard this, he was very sorrowful: for he was very rich. And when Jesus saw that he was very sorrowful, he said, How hardly shall they that have riches enter into the kingdom of God! For it is easier for a camel to go through a needle's eye, than for a rich man to enter into the kingdom of God. And they that heard it said, Who then can be saved? And he said, The things which are impossible with men are possible with God.

LUKE 18:18–27

This is commonly referred to as the story of the rich young ruler. He was young (Matt. 19:20). He was a ruler (Luke 18:18).

The theocentric principle here is God's criteria for entry into the kingdom of God: law. This is point three of the biblical covenant.[2]

A. Barriers to Entry

Man's entry into eternal life takes place in history, Jesus taught. "He that believeth on him is not condemned: but he that believeth not is

1. This is adapted from chapter 38 of Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012).

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 3. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 3.

condemned already, because he hath not believed in the name of the only begotten Son of God" (John 3:18). What men do or fail to do in history, Christ implied, determines their final inheritance.

God has established standards for entry into His kingdom. The Ten Commandments are the summary of these standards, Jesus told the enquirer. But there is another barrier to entry: faith in God rather than faith in riches.

The previous section had dealt with the same theme: entry into the kingdom. "Verily I say unto you, Whosoever shall not receive the kingdom of God as a little child shall in no wise enter therein" (Luke 18:17). Men must become as little children. That is, they must trust God with the same confidence that a child trusts his father. In His answer to the enquirer, Jesus amplified this spiritual principle. Those who trust in money have transgressed one of the standards of entry. They have substituted a rival faith.

B. Access to Eternal Life

The young man was a ruler (v. 18). He understood something of the doctrine of the bodily resurrection. He sought eternal life. Jesus then referred to the kingdom of God. Here was the issue: *Can men earn their way into heaven*? The young man thought so: he said that he had kept the commandments. Jesus told him that he had more to do: sell his goods and give the money to the poor. He implied that the young man had not done enough by keeping the commandments. But this statement seems to make access to heaven a matter of a person's good works. Taken at face value, this passage teaches works religion: man can earn his salvation. Such a view of salvation is antithetical to biblical religion. Then why didn't Jesus verbally challenge the man to rethink his works religion? Why did He imply that the man could buy his way into heaven? Why did He tell the man to give away his money to the poor? Is this what is always required of those who would follow Jesus?

What was Jesus really telling this man? The parallel passage in Mark makes Jesus' position clearer: "And the disciples were astonished at his words. But Jesus answereth again, and saith unto them, Children, how hard is it for them that trust in riches to enter into the kingdom of God!" (Mark 10:24).[3] David had said something similar over a thousand years earlier: "Wherefore should I fear in the days

3. Gary North, *Trust and Dominion: An Economic Commentary on Mark and John* (Dallas, Georgia: Point Five Press, 2012), ch. 13.

of evil, when the iniquity of my heels shall compass me about? They that trust in their wealth, and boast themselves in the multitude of their riches; None of them can by any means redeem his brother, nor give to God a ransom for him" (Ps. 49:5–7).[4] The man trusted in his tangible wealth to provide him with the good things in life. Jesus recognized this. Jesus returned to this theme repeatedly in His parables and in His dealings with rich men. He echoed the Old Testament. "The rich man's wealth is his strong city, and as an high wall in his own conceit" (Prov. 18:11).[5] The rich man trusts in his power to get wealth. He trusts in the creation. Moses warned against this: "And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth" (Deut. 8:17).[6] This is the sin of autonomy. It is the belief that man is the primary source of wealth.[7] It is also the belief that earthly wealth is the coin of the realm in God's kingdom. It isn't. "For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul?" (Matt. 16:26).[8] The parallel passage in Luke is Luke 9:25: "For what is a man advantaged, if he gain the whole world, and lose himself, or be cast away?"[9]

The lure of tangible wealth is a powerful lure. Tangible wealth seems to offer to a man the ability to buy the good things of life. Money is the most marketable commodity. Gold and silver are forms of wealth (Gen. 13:2). This outlook proclaims: "Anything can be bought; every man has his price." Jesus warned that this is a false premise. So did David: "For the redemption of their soul is precious, and it ceaseth for ever" (Ps. 49:8).

The young man had not understood Jesus' warning about the worship of God rather than mammon: "No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon" (Luke 16:13).[10] The young man had not examined his own soul in

4. Gary North, *Confidence and Dominion: An Economic Commentary on Psalms* (Dallas, Georgia: Point Five Press, 2012), ch. 10.

5. Gary North, *Wisdom and Dominion: An Economic Commentary on Proverbs* (Dallas, Georgia: Point Five Press, [2007] 2012), ch. 54.

6. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed.(Dallas, Georgia: Point Five Press, [1999] 2012), ch. 21.

7. Julian Simon, *The Ultimate Resource* (Princeton, New Jersey: Princeton University Press, 1981).

8. North, *Priorities and Dominion*, ch. 35.

9. Chapter 19.

10. Chapter 39.

the light of this. He had not seen clearly regarding his faith. He still trusted in his riches. What could his wealth buy him that was worth forfeiting access to God's kingdom? Wealth can buy many things: luxury, safety, fame, and deference by others. But all of these are as fleeting as riches. Remove wealth, and everything that wealth had bought disappears. *Mammon is a fickle god*. It leaves without warning, taking with it all that it had previously purchased, just as a creditor collects his debts by reclaiming the borrower's goods. This leaves the formerly rich man in a weakened condition to the extent that he had relied on his wealth to provide his strength.

Jesus said, "Yet lackest thou one thing: sell all that thou hast, and distribute unto the poor, and thou shalt have treasure in heaven: and come, follow me" (Luke 18:22). Jesus called this would-be disciple to a complete rejection of his former way of life. He told him to sell everything he owned. But Jesus did not call the tax collector, Zacchaeus, to such a complete sacrifice. On his own initiative, Zacchaeus promised to give half of his goods to the poor and make four-fold restitution to anyone he had defrauded. This was sufficient. "And Jesus said unto him, This day is salvation come to this house, forsomuch as he also is a son of Abraham" (Luke 19:9).[11]

Jesus told the young man to sell all of his wealth and give the money to the poor. To do this, he would have to sell his goods to someone. His wealth was not to be burnt on a pyre; it was to be exchanged for a more liquid asset: money. Money can be handed out in discrete units, a little at a time. The rich young man was to learn how to give his money away. Then he was visibly to follow Jesus—not before.

This would be a *two-fold transfer of his wealth*: to those who bought it for money and to those who received the money. The rich young ruler was to become a *middleman* in the transfer of all of his wealth. The more he received from the sale of his wealth, the more he could give away. He was to negotiate a top price from the buyers, and he was then to become a wise giver. *He was to become more skilled as an administrator of capital*. He was to put it to better use: service to God.

Others were allowed to buy his wealth. Does this mean that Jesus was condemning the buyers to eternal torment? Is wealth illegitimate? No. "A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just" (Prov. 13:22).[12] The question, then, is the context in which the wealth is held:

11. Chapter 45.
12. North, *Wisdom and Dominion*, ch. 41.

man's ownership or God's. *The issue is theonomy vs. autonomy*. To whose use is the wealth to be put? Does the owner see himself as a steward of God?

The rich young ruler had a problem. He was at a turning point in his life. So was Old Covenant Israel. His wealth was held by means of a legal framework. He was under the authority of Rome. So was Old Covenant Israel. His wealth was no safer than this hierarchy. A generation later, Rome would crush Israel's political revolt. Most of the wealth owned by Jews would be destroyed by war and the subsequent defeat by Rome. Unless he died young, the young man lived to see this great destruction of wealth. Mammon cannot be trusted.

The young man was beguiled by his possessions. Jesus offered him a *pathway to clarity* regarding his priorities, but he went away troubled.

Jesus asked him to become poor. Wandering around Judea with a group of unemployed disciples was not a way of life preferred by most rich men. Jesus called the young man into poverty as a way into the kingdom of God. This man's priorities were arranged differently from those required for faithful service in an era of definitive covenantal transition. He did not understand the times.

C. Hierarchies of Faith

"Verily I say unto you, That a rich man shall hardly enter into the kingdom of heaven. And again I say unto you, It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God" (vv. 23–24). This indicates that a rich man is rare in the kingdom of God.

The disciples replied: "Who then can be saved? But Jesus beheld them, and said unto them, With men this is impossible; but with God all things are possible." Why did they ask this? There are few rich people in any population. Why should the disciples ask, "Who then can be saved?" Just because a rich man cannot be saved, why should this raise any question about poor men?

Jews expected Israel's victory in history. They did not believe that they would be under foreign domination forever. They had read Deuteronomy 28:

> Blessed shall be the fruit of thy body, and the fruit of thy ground, and the fruit of thy cattle, the increase of thy kine, and the flocks of thy sheep. Blessed shall be thy basket and thy store. Blessed shalt thou be when thou comest in, and blessed shalt thou be when thou goest out. The LORD shall cause thine enemies that rise up against thee to be smitten before thy face:

> they shall come out against thee one way, and flee before thee seven ways. The LORD shall command the blessing upon thee in thy storehouses, and in all that thou settest thine hand unto; and he shall bless thee in the land which the LORD thy God giveth thee. The LORD shall establish thee an holy people unto himself, as he hath sworn unto thee, if thou shalt keep the commandments of the LORD thy God, and walk in his ways (Deut. 28:4–9).[13]

They expected earthly rewards at some future time. "For evildoers shall be cut off: but those that wait upon the LORD, they shall inherit the earth" (Ps. 37:9). Yet here was Jesus telling them that these economic blessings would constitute a threat to Israel's salvation. How could this be?

Jesus answered that with God, all things are possible. That is, such salvation is abnormal but possible. Jesus' point was clear: tangible wealth is a great temptation. Those who become wealthy risk being snared by the illusion of autonomy. The Old Covenant warned the rich man not to take advantage of the poor or to imagine that he was beyond the circumstances that afflict them.

Jesus' answer indicated that wealth is a snare. Proverbs had said the same thing. "Remove far from me vanity and lies: give me neither poverty nor riches; feed me with food convenient for me: Lest I be full, and deny thee, and say, Who is the LORD? or lest I be poor, and steal, and take the name of my God in vain" (Prov. 30:8–9).[14]

The lure of autonomy is strong. Those people who possess any special advantage that provides them with a barrier against life's common burdens are tempted to regard themselves as beyond God's negative sanctions. These advantages include wealth, power, beauty, social status, and health. But wealth is the most universally sought-after advantage, for it offers the broadest range of immunities from the common burdens of life. Of course, it adds new burdens. With an increase in the number of choices (wealth) comes added responsibility.[15]

The message is clear: we should not expect to see many rich people subordinating themselves to God through their acceptance of the gospel. The rich are not willing to pay the price, namely, *a transfer of their trust from riches to Christ*. Wealth seems to be under their autonomous control; Christ isn't. Wealth extends their power; faith in Christ extends God's dominion. They appear to be at the top of a hierarchy

13. North, *Inheritance and Dominion*, ch. 69.
14. North, *Wisdom and Dominion*, ch. 85.
15. Chapter 28.

of wealth; not so within the kingdom of God. The rich man prefers to be at the top. He chooses not to subordinate himself to God. That had been Adam's problem, too.

D. Continuity and Discontinuity In Jesus' Teaching

Jesus did not break with the Mosaic Covenant's view of wealth and its inherent risks (Deut. 8:17–20).[16] What made His teaching different was His lack of emphasis on the covenantal basis of corporate wealth. There is nothing explicit in His teaching about the relationship between covenant-keeping and a society's accumulation of wealth. There are only occasional reconfirmations of the Mosaic law's system of corporate sanctions. "Blessed are the meek: for they shall inherit the earth" (Matt. 5:5).[17] This cited Psalm 37:11: "But the meek shall inherit the earth; and shall delight themselves in the abundance of peace." *Jesus placed most of His emphasis on tangible wealth as a snare to the individual rather than as a tool of dominion*. There is no doubt that the New Testament's emphasis overwhelmingly promotes the idea of great wealth as a risk to the soul.

There is nothing in the New Testament that indicates that economic growth as a goal is always wrong (Luke 6:38).[18] There is nothing wrong with reducing the burden of poverty by increasing men's productivity. Capital accumulation increases men's productivity. Better tools make men more productive. So does education. Personal thrift increases capital accumulation. Men have discovered no better way to increase the supply of capital in society other than to allow investors to reap the fruits of their investments. The goal of greater personal wealth is the lure that increases per capita investment in a society. That which is dangerous to the soul—the quest for personal wealth—is also what reduces the number of poor, as well as their degree of poverty. Not charity alone but thrift and wise investing are the secrets of reduced poverty in society. *This crucial fact is not taught in the New Testament*. It is implied in the Old Testament, however, which teaches the legal and moral right of private ownership and the legitimacy of tangible wealth. *The legal framework of the Mosaic Covenant produces a capitalistic social order*.[19]

16. North, *Inheritance and Dominion*, chaps. 21–23.
17. North, *Priorities and Dominion*, ch. 4.
18. Chapter 11.
19. I wrote 14 volumes on the economics of the Mosaic law to prove this point. It is the responsibility of critics of my thesis to produce something comparable that proves otherwise.

There are people who argue that Jesus did not adopt Old Testament standards. In fact, most Christians affirm this. But they affirm this selectively. At some point, they are forced to admit that sometimes Jesus assumed the continuity of Mosaic standards. For example, political conservatives[20] insist that Jesus was not opposed to private property, and was even favorable to it. Yet they also insist that He did not affirm a theocratic system of civil government, or any other political system. Political liberals[21] insist that He opposed both the private property order and theocratic civil government. Trapped between these two groups are pietistic Christians who say that Jesus was indifferent to social issues; He was concerned only with personal salvation. They can appeal to the obvious fact that He was as silent on the private property social order as He was on theocratic civil government. Why this silence? Because He implicitly accepted both? Because He implicitly opposed both? Because He implicitly accepted one but not the other? Or because He was indifferent to both?

Theonomists assume covenantal continuity in the absence of specific annulments or a change based on the end of Israel's status as the Promised Land of the priestly nation.[22] So, theonomists insist that *Jesus accepted both the private property social order and theocratic civil government*, since the Mosaic Covenant mandated both, and there is nothing in the New Covenant that annuls either institutional arrangement. Jesus did not break with Moses on either point. His emphasis on the spiritual danger of wealth also did not break with Moses. He just skipped over the legacy of the Old Covenant that affirmed the legitimacy of great wealth, with Abraham and Job as leading examples. This was a matter of emphasis. *The temporal emphases of the two testaments are different*. This does not mean that the testaments are in opposition. For instance, the New Testament teaches the doctrine of the bodily resurrection; the Old Covenant mentions it: Daniel 13:1–3, Job 19:25–27. Jesus was far more concerned with the doctrine of eternal life than the doctrine of economic growth.

The recommended economic goal of the Old Testament was middle class wealth (Prov. 30:8–9).[23] There is nothing in the New Testament that would call this goal into question. Paul wrote, citing the ac-

20. Those in the Scottish Enlightenment tradition by way of Edmund Burke.

21. Those in the French Revolutionary tradition.

22. Annulled are the seed laws, land laws, and priestly laws. See Gary North, *Boundaries and Dominion: An Economic Commentary on Leviticus* (Dallas, Georgia: Point Five Press, [1994] 2012), Conclusion:C.

23. North, *Wisdom and Dominion*, ch. 85.

count of the manna (Ex. 16:18): "As it is written, He that had gathered much had nothing over; and he that had gathered little had no lack" (II Cor. 8:15).[24] But in a world without manna from heaven, the output sufficient to fill most men's stomachs will make a few men rich. Output sufficient to feed all men will make a few men very rich. The question is: What will these rich men do with their wealth? Share it? Accumulate more of it? The rich young ruler had his answer straight from Jesus. He went away troubled.

E. Economic Growth: Low Priority

Jesus placed the attainment of riches very low on any man's list of priorities—far lower than generosity to the poor. In fact, He placed charity to the poor as the basis of attaining wealth (Luke 6:38).[25] He did not place national per capita economic growth on the list. He never even mentioned this topic. Yet the second condition, economic growth, follows from the first: the attainment of riches by the few. Without rich men's willingness to save money and invest it in their quest for greater personal wealth. Without thrift by the wealthy, who own most of a nation's wealth, there can be no widespread reduction of poverty. There will be insufficient per capita investment in capital goods. But note carefully: *Jesus also did not place the elimination of poverty on His list of goals*. The third point follows from the first two. He emphasized personal charity, which ameliorates individual cases of poverty but does not automatically solve the problem of widespread poverty. Only economic growth does this, but economic growth is the product of systematic investing by the richest 20% of the population. Many religions emphasize charity, but only in the West, where Christianity and especially Calvinist theology laid its economic foundations, has a two centuries-long period of compound economic growth occurred.[26] Whether this can continue in the face of widespread apostasy, including debauchery and legalized abortion, remain to be seen.

Compared to eternal life, economic growth is a pale sanction, but this does not deny the moral legitimacy of economic growth. *Economic growth need not be a negative sanction*. John Wesley's refrain is valid: "Gain all you can. Save all you can. Give all you can."[27] It

24. Gary North, *Ethics and Dominion: An Economic Commentary on the Epistles* (Dallas, Georgia: Point Five Press, 2012), ch. 6.

25. Chapter 11.

26. Whether it can continue in the face of widespread apostasy, increasing debauchery, and legalized abortion remains to be seen.

27. Sermon 50 (1744): "The Use of Money."

was this outlook that moved Methodists in England and the United States out of grinding poverty into middle-class respectability in a little over a century, 1740 to 1860. But, by 1900, Methodist bishops had adopted the Social Gospel.[28] The history of the twentieth-century mainline denominations in the United States is evidence of the truth of Christ's warning to the rich young ruler. Better to be a Methodist layman in a wretched hut in 1740 than a Methodist theologian in a wretched seminary in the early twenty-first century.

The New Testament does not mention any corporate economic goal. The economic goal of the Old Testament was middle-class comfort for the covenanted nation. Middle-class comfort for the masses takes generations of compound economic growth. This was not achieved in any society until the twentieth century, during which Western Christianity went into spiritual decline.

Conclusion

The rich young ruler had a problem with the content of his faith. He trusted in what he thought he could do and had always done: keep all of God's commandments. Jesus showed him that his faith was in himself and therefore defective. His faith was leading him to eternal death. *His law-keeping and his wealth had become his high walls*. By challenging him to tear down the second of these two walls, Jesus challenged him to reconsider the content of his faith. The young man's problem was not his good works or his wealth; *his problem was his belief in the spiritual efficacy of works righteousness*. He could not earn eternal life.

To show to him how wrong he was, Jesus went to the heart of his faith: his wealth. He was a disciple of mammon. What he had to do in order to gain eternal life was beyond his ability. What all men have to do to gain eternal life is beyond their ability. It is the task of the evangelist to identify whatever it is that an anxious enquirer cannot do or will not do for the sake of the prize: the good work that is just too much for him, the wall that he cannot climb over. The evangelist must then confront the enquirer with the existence of this wall, which is a barrier in between him and the eternal prize. Then the enquirer may be ready to hear the correct answer: "Then said Jesus unto his disciples, If any man will come after me, let him deny himself, and take up his cross, and follow me" (Matt. 16:24). How does a man

28. George D. McCain, "The History of "The Social Creed'," *Interpreter* (April 1988), pp. 19–21.

deny himself? By affirming his faith in Jesus Christ, as Paul and Silas told the Philippian jailer: "And they said, Believe on the Lord Jesus Christ, and thou shalt be saved, and thy house" (Acts 16:31).

The New Testament is hostile to the quest for tangible riches. But to attain middle-class comfort for the masses, a few people will get rich. *Like the poor, the rich we shall always have with us.* But if the way to riches is by serving paying customers, as it is under free market capitalism, then *the greater the wealth of the rich minority, the less grinding will be the poverty of the poor* (Luke 8:18).[29] The problem is, when the poor have become less poor because wealth-seeking entrepreneurs have been allowed to get exceedingly rich, both the rich and the poor can fall into the trap: "And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth" (Deut. 8:18).[30]

The modern pietistic Protestant hymn is correct: "I'd rather have Jesus than silver and gold." But the theonomists' goal is better: "I'd rather have Jesus *and* silver and gold." So far, no society has achieved this. Without widespread conversions and widespread obedience to biblical law, no society can.

29. Chapter 16.
30. North, *Inheritance and Dominion*, ch. 22.

44

PROFITS IN HISTORY[1]

Then Peter said, Lo, we have left all, and followed thee. And he said unto them, Verily I say unto you, There is no man that hath left house, or parents, or brethren, or wife, or children, for the kingdom of God's sake, Who shall not receive manifold more in this present time, and in the world to come life everlasting.

LUKE 18:28–30

The parallel passage in Matthew makes clear the theocentric focus of this passage: the name of Jesus as the source of positive sanctions. Sanctions are point four of the biblical covenant.[2] "Then answered Peter and said unto him, Behold, we have forsaken all, and followed thee; what shall we have therefore? And Jesus said unto them, Verily I say unto you, That ye which have followed me, in the regeneration when the Son of man shall sit in the throne of his glory, ye also shall sit upon twelve thrones, judging the twelve tribes of Israel. And every one that hath forsaken houses, or brethren, or sisters, or father, or mother, or wife, or children, or lands, for my name's sake, shall receive an hundredfold, and shall inherit everlasting life" (Matt. 19:27–29). The key phrase is "for my name's sake." For His name's sake, it is worth sacrificing everything we own. By this sacrifice, His followers will gain a huge return.

A. Status: Thrones of Judgment

Peter's question was in response to Jesus' warning about how few rich men enter the kingdom of God. Peter reminded Him that he and the

1. This is adapted from chapter 39 in Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed.(Dallas, Georgia: Point Five Press, [2000] 2012).

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

other disciples had forsaken all, which included their families. They were not rich. He asked: "What's in it for us?" He was looking for assurance of a positive sanction. Christ promised two.

First, they would exercise authority. They would sit as judges on 12 thrones alongside of Christ. They would judge the 12 tribes of Israel (Matt. 19:28). In Luke, we are given another account of this same promise. It relates to the meaning of the Lord's Supper. "Ye are they which have continued with me in my temptations. And I appoint unto you a kingdom, as my Father hath appointed unto me; That ye may eat and drink at my table in my kingdom, and sit on thrones judging the twelve tribes of Israel" (Luke 22:28–30). What did this mean? Why was rulership related to the sacrament of the Lord's Supper? Answer: because of sanctions. The Lord's Supper is a sacrament of judgment: self-judgment, church judgment, and God's judgment.[3]

Second, they would gain stewardship over God's kingdom. The Jews would lose it, He told the leaders. "Therefore say I unto you, The kingdom of God shall be taken from you, and given to a nation bringing forth the fruits thereof" (Matt. 21:43). Old Covenant Israel was coming to the end of the road. The church was about to inherit God's kingdom and its promises. One aspect of this kingdom is the rendering of judgment. Jesus had already told them: "Verily I say unto you, Whatsoever ye shall bind on earth shall be bound in heaven: and whatsoever ye shall loose on earth shall be loosed in heaven" (Matt. 18:18).

The apostles, by bringing the *gospel of the kingdom to Israel*, were also bringing a *covenant lawsuit against Israel*. Like the prophets before them, Jesus told them, they would suffer persecution by the Jews because of this covenant lawsuit. "Blessed are ye, when men shall revile you, and persecute you, and shall say all manner of evil against you falsely, for my sake. Rejoice, and be exceeding glad: for great is your reward in heaven: for so persecuted they the prophets which were before you" (Matt. 5:11–12).

These would be negative sanctions on the apostles. This was not what Peter wanted to hear. He wanted to hear about positive sanctions. Jesus told them that they would be agents of judgment against Israel. They would bring judgment against the Jewish nation. How

3. "But let a man examine himself, and so let him eat of that bread, and drink of that cup. For he that eateth and drinketh unworthily, eateth and drinketh damnation to himself, not discerning the Lord's body. For this cause many are weak and sickly among you, and many sleep" (I Cor. 11:28–30).

would they do this? He did not say. He did not promise them that they would do this in heaven. This may have been His frame of reference, but for all of them to exercise such heavenly judgment, they would all have to die before the fall of Jerusalem in A.D. 70, when historical judgment arrived.[4] Jesus may have had in mind their preaching of the kingdom. This would be a means of bringing judgment. What He did say is that *they would participate with Him in the rendering of judgment against the 12 tribes*. The dozen apostles (minus Judas, plus Matthias) would replace the dozen non-priestly tribes of Israel.[5] They would serve judicially as representative agents of the New Israel of God, the church.[6] This was a major blessing. They would become the patriarchs of a new Israel. They would become founders, not in the sense of biology, but rather as forefathers. Their names would extend down through the ages.[7] So few people are remembered in history, that becoming part of the historical record of a civilization is generally regarded as a great honor. Fame ranks with money and power in the minds of most people: *the desire not to be forgotten*. Wealth is far easier to achieve than fame.

B. Inheritance: Multiplication

Exercising authority would be one positive sanction. Second, "every one that hath forsaken houses, or brethren, or sisters, or father, or mother, or wife, or children, or lands, for my name's sake, shall receive an hundredfold, and shall inherit everlasting life" (Matt. 19:29). They would receive a hundredfold. This is an image of great wealth.

What had they forfeited? Above all, their families: parents, brethren, wives, and children. Also listed in Matthew's account is land. In Luke's, houses are mentioned. Here is the context of the promise of a hundredfold increase.

This is confusing. If they paid for their time spent with Jesus by losing contact with their families, or possibly losing the trust of their families, how could they be repaid a hundredfold? With money? How

4. David Chilton, *The Great Tribulation* (Tyler, Texas: Dominion Press, 1987).

5. Levi, the priestly thirteenth tribe, was replaced by the church. The priesthood ceased: no more animal sacrifices.

6. "And as many as walk according to this rule, peace be on them, and mercy, and upon the Israel of God" (Gal. 6:16).

7. "Simon, (whom he also named Peter,) and Andrew his brother, James and John, Philip and Bartholomew, Matthew and Thomas, James the son of Alphaeus, and Simon called Zelotes, And Judas the brother of James, and Judas Iscariot, which also was the traitor" (Luke 6:14–16). "And they gave forth their lots; and the lot fell upon Matthias; and he was numbered with the eleven apostles" (Acts 1:26).

much money? How can anyone place a market value on forfeited family life? In any case, what would be the form of this income? It would not be monetary income from wandering the roads of Judea.

The context indicates the *multiplication of families*. The apostles had lost those things closely associated with family life. They would gain access to a new family inheritance. Their efforts in spreading the gospel of the kingdom would lead to a new family: the family of God. *A new era of mass adoption by God was at hand*. The founders of the church would be welcomed into households everywhere. They would become founders of a new family, a family analogous to the family of Old Covenant Israel.

They would be involved in the burial of the old family of God. Old Covenant Israel would die without heirs. The church would therefore inherit. Israel's inheritance would come to them as the nearest of kin. "And if his father have no brethren, then ye shall give his inheritance unto his kinsman that is next to him of his family, and he shall possess it: and it shall be unto the children of Israel a statute of judgment, as the LORD commanded Moses" (Num. 27:11). The patriarchs of the church would then become heirs of all of Israel's promises. This was as meaningful a promise to a Jew in Jesus' day as it had been for Abraham, who inherited Canaan only representatively through God's promise of inheritance by his heirs (Gen. 15:16).

This did not necessarily mean that they would receive the inheritance in history. The language of their judging Israel on thrones of glory pointed to the opposite: their deaths, one by one, prior to the fall of Jerusalem. But inheritance is covenantal. It is *inheritance by confession*. Their confessional heirs would inherit the promises. In this sense*, the apostles would inherit God's kingdom in the name of their heirs*. They would inherit definitively in history, though not finally.

Conclusion

The promise of multiplication had to do with inheritance. Whatever the apostles had already lost and would continue to lose as disciples of Christ, they would regain a hundredfold through their spiritual heirs. *The church down through history constitutes their inheritance*. They would have lost their inheritance anyway, had they remained loyal to Old Covenant Israel, whose day of reckoning came in A.D. 70. The transfer of Israel's inheritance—the kingdom of God—was at hand. The apostles served as the *original trustees* in the transfer of the inheritance to their covenantal heirs. As forefathers, they would see

their heirs and their heirs' wealth multiplied. They would see this in history only by the eyes of faith, just as Abraham had seen his inheritance.[8] But the transfer was as secure as Abraham's had been. They had Christ's word.

This promise of inheritance extends to every generation. Adoption into the church brings every Christian into covenantal union with others of the same confession. Their inheritance is the whole earth.[9] This inheritance is open to everyone who follows Christ. The expansion of this inheritance is achieved through the extension of God's kingdom throughout history: the Great Commission.[10]

This places top priority on preaching the gospel. The apostles' task is our task, too: to work for *the multiplication of heirs through adoptions by God*. The task in proclaiming the gospel was two-fold, for the covenant's sanctions are two-fold: blessing and cursing, inheritance and disinheritance. The apostles were told that they would gain their inheritance through their covenantal heirs. This would require the disinheritance of Old Covenant Israel, which they would oversee from the 12 heavenly thrones. So it is with their heirs. The disinheritance in history of covenant-breakers is as much as part of the gospel's effects in history as the inheritance of the kingdom by covenant-keepers. As Christ's kingdom grows, Satan's kingdom shrinks. Covenant-keepers are supposed to inherit the earth progressively in history because Christ inherited it definitively in history at Calvary. He will inherit finally at the last judgment.

8. "By faith Abraham, when he was called to go out into a place which he should after receive for an inheritance, obeyed; and he went out, not knowing whither he went. By faith he sojourned in the land of promise, as in a strange country, dwelling in tabernacles with Isaac and Jacob, the heirs with him of the same promise: For he looked for a city which hath foundations, whose builder and maker is God" (Heb. 11:8–10).

9. Gary North, *Inherit the Earth: Biblical Blueprints for Economics* (Ft. Worth, Texas: Dominion Press, 1987).

10. Kenneth L. Gentry, *The Greatness of the Great Commission: The Christian Enterprise in a Fallen World* (Tyler, Texas: Institute for Christian Economics, 1990).

45

STATUS WITHOUT RICHES

And, behold, there was a man named Zacchaeus, which was the chief among the publicans, and he was rich. And he sought to see Jesus who he was; and could not for the press, because he was little of stature. And he ran before, and climbed up into a sycomore tree to see him: for he was to pass that way. And when Jesus came to the place, he looked up, and saw him, and said unto him, Zacchaeus, make haste, and come down; for to day I must abide at thy house. And he made haste, and came down, and received him joyfully. And when they saw it, they all murmured, saying, That he was gone to be guest with a man that is a sinner. And Zacchaeus stood, and said unto the Lord; Behold, Lord, the half of my goods I give to the poor; and if I have taken any thing from any man by false accusation, I restore him fourfold. And Jesus said unto him, This day is salvation come to this house, forsomuch as he also is a son of Abraham. For the Son of man is come to seek and to save that which was lost.

LUKE 19:2–10

The theocentric issue here is restitution: the payment by Jesus to God the Father. This is representation: point two of the biblical covenant.[1]

A. Tax Collectors

When Jesus called Levi/Matthew into apostolic service, Levi responded by inviting his colleagues to a feast which Jesus attended. "And Levi made him a great feast in his own house: and there was a great company of publicans and of others that sat down with them. But their scribes and Pharisees murmured against his disciples, saying, Why do ye eat and drink with publicans and sinners?" (Luke 5:29–30). Publicans and sinners were equated. Tax collectors in Is-

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 2. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 2.

rael had low social status. They were placed in the same category as prostitutes. They might be very wealthy, but their wealth could not buy them social acceptance among Israelites. They were outcasts.

When Jesus invited Himself into the home of Zacchaeus, He was making a statement. He was saying that He was ready to accept Zacchaeus as a disciple, should Zacchaeus decide to subordinate himself to God. By feasting among tax collectors once again, Jesus was saying that repentant tax collectors could achieve acceptance in His social circle. The Jewish leaders again responded by implying that Jesus' social status was none too good.

Zacchaeus was a publican: a tax collector. He was chief of the tax collectors. The flow of funds from the other tax collectors moved upward into his hands. He, in turn, would have remitted a portion of these funds to his superiors. The tax system lent itself to extortion, though not to the extent that the tax farming system of the Roman Republic had. This is why John the Baptist told tax collectors to collect no more than what was owed. "Then came also publicans to be baptized, and said unto him, Master, what shall we do? And he said unto them, Exact no more than that which is appointed you" (Luke 3:12–13).[2]

Zacchaeus promised to pay four-fold restitution to anyone whom he had defrauded. It is not clear that he had defrauded anyone. But if he had, he was willing to repay four-fold. Why four-fold? The Mosaic law established two-fold restitution in cases of secret theft. "If the theft be certainly found in his hand alive, whether it be ox, or ass, or sheep; he shall restore double" (Ex. 22:4). But the rule was different in the case of violence. "If a man shall steal an ox, or a sheep, and kill it, or sell it; he shall restore five oxen for an ox, and four sheep for a sheep" (Ex. 22:1). These laws applied to the criminal whose crime was discovered. He paid less if he admitted it on his own: 20%.[3]

Tax collecting involves coercion and the threat of coercion. The state enforces the tax laws. Its agents collect wealth from those under the state's jurisdiction. Those who refuse to pay are threatened with violence. Zacchaeus was a tax collector. His occupation depended on Rome's ability to impose violence on all those who resisted Zacchaeus' authority to extract wealth from them. The element of violence is what differentiated tax fraud by the authorities from private fraud. He could legally oppress the sheep: Israel. Sheep were sym-

2. Chapter 2.

3. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Gheorgia: Point Five Press, 2012), Part 3, *Tools of Dominion* (1990) ch. 45:E:1.

bolic of weakness. Zacchaeus understood this. He seems to have had considerable knowledge of the Mosaic law and its implications.

B. Remarkable Charity

Zacchaeus promised to give half of his goods to the poor. He said this in public. Half of a rich man's goods constitutes an abnormally high commitment to righteousness. Luke's Gospel emphasizes the close relationship between a man's religious commitment and his treasure. Zacchaeus understood what Jesus had been preaching about money. By turning loose of half of his goods, he was announcing publicly his conversion to Christ. Jesus confirmed this: "And Jesus said unto him, This day is salvation come to this house, forsomuch as he also is a son of Abraham" (v. 9).

This money was not for restitution purposes. This was in addition to any restitution payments. This money would go to the poor. The poor represented God. Regarding the final judgment, Jesus warned in a prophecy: "And the King shall answer and say unto them, Verily I say unto you, Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me" (Matt. 25:40). Zacchaeus did not offer his money to Jesus. He knew that he could not purchase his salvation for money. He also knew that the *righteous* poor—the least of Christ's brethren—represented God. Jesus had no need of his money. The righteous poor did.

He was declaring his trust in Christ rather than in his tangible wealth. This attitude is basic to every comprehensive conversion. *The convert is told by God to abandon reliance on tangible wealth*. His wealth cannot autonomously protect him from adversity in either history or eternity. Job's experience testifies to this covenantal truth. But rich men rarely understand this. "The rich man's wealth is his strong city, and as an high wall in his own conceit" (Prov. 18:11).[4] This is why so few of them enter the kingdom of God.

C. Altered Status

Jesus called Zacchaeus out of the tree and into the kingdom of God. The test of his transformation was two-fold: public subordination to Jesus through providing a meal in his home and then his financial restructuring.

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4. Gary North, *Wisdom and Dominion: An Economic Commentary on Proverbs* (Dallas, Georgia: Point Five Press, [2007] 2012), ch. 54.

This meal was not a sacred meal. It was not eaten inside the boundaries of the temple's sacred space. It was a meal of hospitality. To offer such a meal, the provider had to open his home. Zacchaeus joyfully received Jesus into his home. Jesus had singled him out in full public view. Jesus had treated him as if he had been a righteous man. Jesus honored Zacchaeus publicly by requesting and then accepting a meal from him. In response, Zacchaeus honored Jesus by abandoning reliance on his wealth.

The covenantal issue here was subordination. Zacchaeus had been in a position of authority over Israel because he was under Rome's authority. This hierarchy was political. The economic mark of this political subordination was the upward flow of tax money. Zacchaeus had possessed both the legal authority to collect taxes and the power to defraud taxpayers. He renounced his power to defraud when he offered four-fold restitution to any victims.

His announcement of the transfer of half his goods to the poor was an announcement of a shift in his subordination. His subordination to Rome had filled his house with treasures. Now he publicly switched allegiance. This shift was not political. It did not involve an oath to a rival civil government. It did involve an oath to a rival kingdom.

When Jesus invited Himself to dinner, He moved from celebrity status to redeemer status in Zacchaeus' eyes. Jesus' public request for a meal announced that Zacchaeus' status was no longer that of an outcast in His eyes. Jesus raised Zacchaeus' status in His eyes. Zacchaeus then responded by raising Jesus' status in his eyes. They became a mutual admiration society.

Once again, Jesus fell in status in the Jews' eyes. "And when they saw it, they all murmured, saying, That he was gone to be guest with a man that is a sinner" (Luke 19:7). They kept on lowering His status until they finally persuaded Pilate to hang Him on a cross in the company of thieves. One of these thieves acknowledged that Jesus possessed superior status to his: innocence. "And one of the malefactors which were hanged railed on him, saying, If thou be Christ, save thyself and us. But the other answering rebuked him, saying, Dost not thou fear God, seeing thou art in the same condemnation? And we indeed justly; for we receive the due reward of our deeds: but this man hath done nothing amiss" (Luke 23:39–41). He then acknowledged Jesus' supreme status as divine. "And he said unto Jesus, Lord, remember me when thou comest into thy kingdom" (v. 42). He

recognized what the Jews did not. He therefore gained what the Jews did not. "And Jesus said unto him, Verily I say unto thee, To day shalt thou be with me in paradise" (v. 43).

Conclusion

Zacchaeus possessed great tangible wealth but low social status in the eyes of the Jews. He was an economic agent of Rome. Jesus possessed no tangible wealth and low social status in the eyes of the Jewish leaders. The public was divided on this question, however, just as the two thieves on the cross were. But the nation's respectable spokesmen, who conferred social status, were generally in agreement: Jesus was at the low end of the social hierarchy. Pilate fully understood their attitude. This provided an opportunity for him to have a little fun at the Jews' expense. "And Pilate wrote a title, and put it on the cross. And the writing was, JESUS OF NAZARETH THE KING OF THE JEWS. This title then read many of the Jews: for the place where Jesus was crucified was nigh to the city: and it was written in Hebrew, and Greek, and Latin. Then said the chief priests of the Jews to Pilate, Write not, The King of the Jews; but that he said, I am King of the Jews. Pilate answered, What I have written I have written" (John 19:19–22).

Zacchaeus wanted to see Jesus so much that he climbed a tree to get a better view. Why did he bother? He must have known something about Jesus' teachings, as his subsequent financial restructuring revealed. Why would someone like this want to see Jesus?

Someone like Zacchaeus would not normally want to see Jesus, except insofar as Jesus was a celebrity. Jesus had made it clear that very few rich men had any permanent interest in His teachings. His message of complete dependence on God was and is an affront to the rich. The message is too closely tied to economics: the economics of self-sacrifice in history for the sake of treasure in eternity.

Zacchaeus was ready to repent when he climbed the tree. His initial interest in Jesus and his immediate response to Jesus' request for a meal indicate that he was ready to listen. He understood Jesus' message about the deceitfulness of riches, even before he climbed the tree, for at the feast, he publicly surrendered half of his wealth. Yet today, almost two millennia later, most of Jesus' followers appear not to understand His economic message this clearly. If they do understand it, they do not believe it. They do not act in terms of it. Zacchaeus was ready to give half of his wealth to the poor. Modern Christians do not

give 10% of their income to the church, as required,[5] let alone half of their goods to the poor.

5. Gary North, *Tithing and the Church* (Tyler, Texas: Institute for Christian Economics, 1994).

46

PROFIT AND INTEREST[1]

> *He said therefore, A certain nobleman went into a far country to receive for himself a kingdom, and to return. And he called his ten servants, and delivered them ten pounds, and said unto them, Occupy till I come. But his citizens hated him, and sent a message after him, saying, We will not have this man to reign over us. And it came to pass, that when he was returned, having received the kingdom, then he commanded these servants to be called unto him, to whom he had given the money, that he might know how much every man had gained by trading.*
>
> LUKE 19:12–15

The theocentric issue here is God's hierarchical rulership over the world that He created: point two of the biblical covenant.[2]

A. Servants and Citizens

The parallel parable in Matthew is the parable of the talents (*talanton* = talent). Here, the Greek monetary unit is a *mina*, translated as pound, the common monetary unit of England.

The theocentric principle here is God's ownership of the creation. He establishes the terms of tenancy. Men possess resources only as stewards of God. God will come at the end of history to judge each person's performance as a steward. The passage in Matthew appears in the same section as Jesus' description of the final judgment (Matt. 25:31–46).

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1. This is adapted from chapter 47 of Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012).

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 2. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 2.

Luke's account adds a seemingly extraneous verse: "But his citizens hated him, and sent a message after him, saying, We will not have this man to reign over us" (v. 14). What has this to do with the internal operations of the man's business affairs? Some of the nobleman's servants subsequently went about their business, using his money. They did not openly rebel against him. Yet the text refers to his calling to account of "these servants."

The complaining citizens were rebels. Some of his employees were not rebels. They were all under his civil rule. The complainers went into rebellion as soon as he departed. He had departed in order to receive a kingdom. He would return eventually, and he would be more powerful than when he had departed. Nevertheless, the citizens sent him a message, telling him of their act of rebellion. This was a high-risk proposition on the part of the rebels. The nobleman would surely not tolerate a rebellion. A successful revolt at home would call into question his ability to maintain order over his new kingdom. He might lose both kingdoms if he tolerated the loss of the first. He would therefore return, prepared to fight.

There can be no question about who these rebellious citizens were: the Jews. Jesus was telling them that God had received their rebellious message. They would soon lose their status as citizens of God's kingdom. "Therefore say I unto you, The kingdom of God shall be taken from you, and given to a nation bringing forth the fruits thereof" (Matt. 21:43). Judgment would come.

Who were the servants? One was an unproductive, resentful rebel who buried the nobleman's money. Some were faithful stewards who were not in revolt. Each had been placed in authority over a portion of the owner's assets during his absence. They all knew there would be a day of accounting. Here, Jesus told them there would be sanctions, positive and negative, after the day of accounting.

B. Delegated Ownership[3]

This parable is a kingdom parable. It follows the Bible's five-point covenant model.[4] First, the master calls his servants before him (sovereignty). Second, he delegates authority to them as his economic rep-

3. This bulk of this chapter appeared first in Gary North, *Tools of Dominion: The Case Laws of Exodus* (Tyler, Texas: Institute for Christian Economics, 1990), ch. 23. It is now found in *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), ch. 49.

4. Sutton, *That You May Prosper*.

resentatives by transferring money to them (hierarchy/representation). Third, while it is not stated explicitly, he commands them to produce an increase (law/dominion). We know this because at least three of them immediately took steps to obey his implicit economic command. Fourth, he returns and imposes positive sanctions: blessings to the profitable servants. Fifth, the blessings that he gives them involve rulership (succession/continuity). He then imposes negative sanctions against the unprofitable servant, casting him into outer darkness (disinheritance).

This parable contains several theological messages, but the three main ones are these: first, God owns all things; second, He delegates temporary control over these things to men; third, men are required to increase the value of whatever God has entrusted to them.

There are also secondary implications. First, the servants were required to act on their own initiative for an indefinite time period. The master was not present to tell them precisely what to do. Second, he imposed a profit management system of control, a bottom-up hierarchy.[5] He wisely decentralized his investment portfolio before he departed. He allowed his subordinates to make their own decisions regarding the proper use of his capital. He held them legally responsible for the results. Third, he had plans beyond this first stage of stewardship. He was using this stage as a test.

C. Economic Language, Political Language

The phrase in the King James, "Occupy till I come" (v. 13), is misleading. The Greek word, *pragmateuomai*, means "do business" or "trade." The Greek word occurs only in this verse. Yet it is clear from the context that the assignment was not strictly economic. This is true of Matthew's version, too. Jesus used an economic parable to convey information about each person's responsibility before God for the proper administration of all the personal skills he possesses.

In Luke's version, the respective performances were far less equal than in Matthew's account. In Matthew's version, the most profitable servant gained 100%: five talents from five talents. The second servant also gained 100%, but on only two talents—not so difficult, presumably, as gaining five from five. The third buried his talent. Not so in Luke. Each man was given one pound. The initial distribution was equal. The results of their activity were the same as in Matthew: *unequal performance*.

5. Ludwig von Mises, *Bureaucracy* (New Haven, Connecticut: Yale University Press, 1944), ch. 1.

> Then came the first, saying, Lord, thy pound hath gained ten pounds. And he said unto him, Well, thou good servant: because thou hast been faithful in a very little, have thou authority over ten cities. And the second came, saying, Lord, thy pound hath gained five pounds. And he said likewise to him, Be thou also over five cities. And another came, saying, Lord, behold, here is thy pound, which I have kept laid up in a napkin: For I feared thee, because thou art an austere man: thou takest up that thou layedst not down, and reapest that thou didst not sow. And he saith unto him, Out of thine own mouth will I judge thee, thou wicked servant. Thou knewest that I was an austere man, taking up that I laid not down, and reaping that I did not sow: Wherefore then gavest not thou my money into the bank, that at my coming I might have required mine own with usury? And he said unto them that stood by, Take from him the pound, and give it to him that hath ten pounds. (And they said unto him, Lord, he hath ten pounds.) For I say unto you, That unto every one which hath shall be given; and from him that hath not, even that he hath shall be taken away from him (Luke 19:16–26).

The first servant made a return of 10 to one. The second servant gained five to one. The owner then granted them rewards because of their productivity. These rewards were political: rulership over cities. In Matthew, the rewards are not specified. The placement of the parable in Matthew is in a passage dealing with final judgment. Clearly, this has to do with rewards beyond the grave. But the passage in Luke seems to refer to history. *Economic success produces political success*. Economic failure produces only economic failure: the loss of the capital originally entrusted to the risk-avoiding servant. Significantly, the owner gave the third man's pound to the servant who had made 10 to one. But there is no reference to any further judgment, unlike the version in Matthew: "And cast ye the unprofitable servant into outer darkness: there shall be weeping and gnashing of teeth" (Matt. 25:30).

The judgment of the risk-avoiding servant was followed by the judgment of the rebellious citizens: "But those mine enemies, which would not that I should reign over them, bring hither, and slay them before me" (Luke 19:27). These servants had been self-conscious in their revolt against the nobleman's authority.

The nobleman returned with his new kingdom. Is this the New Covenant kingdom? Or is it the post-resurrection New Heaven and New Earth (Rev. 21; 22)? If it is the latter, then the judgment of the rebels is not limited to the Jews, who seem to be the rebels who had sent their declaration of independence. If it is the New Covenant

kingdom, then the political judgment has to be the fall of Jerusalem in A.D. 70.[6] But this would not leave enough time for the Christians to serve as cultural stewards.

I argue that the citizens in the pre-departure phase were Jews. They publicly threw off the rule of Christ at the crucifixion. His inheritance of the kingdom took place at the resurrection. "And Jesus came and spake unto them, saying, All power is given unto me in heaven and in earth" (Matt. 28:18).[7] Jesus did not come in final judgment at His resurrection. He departed at the ascension to collect His kingdom. He rules from a distance now.

At the final judgment, He will return with His kingdom. This kingdom is the post-judgment New Heaven and New Earth. At that time, he will call His servants to account. Then He will permanently judge the rebels. But by the time of the final judgment, the rebellion against Him will have spread. There will be many besides Jews who will not allow Christ to reign over them. The rebellion launched by the Jews at the crucifixion spreads far beyond the geographical boundaries of Israel.

Why the political language? Why cities? Why citizens? For that matter, why the economic language? Why usury? Why money? Because these are the most familiar contexts for the extension of a man's influence: money and power. God is master of both. He allocates both. "Both riches and honour come of thee, and thou reignest over all; and in thine hand is power and might; and in thine hand it is to make great, and to give strength unto all" (I Chron. 29:12).

The two profitable servants had been trading. They had demonstrated various degrees of success in the limited sphere of business. The successful ones are then rewarded with cities. Why cities? Why not more wealth? Because men generally regard political rulership over populations as being more prestigious than amassing wealth. People are more likely to speak of "mere money" than "mere power." God is described in the Bible as a king, not as a merchant. There is no word in English that conveys the image of economic success that is comparable to kingship in politics, even in the century in which the kings finally departed.[8] We speak of "a meal fit for a king," not "a meal fit for a billionaire."

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6. David Chilton, *The Days of Vengeance: An Exposition of the Book of Revelation* (Ft. Worth, Texas: Dominion Press, 1987).

7. North, *Priorities and Dominion*, ch. 45.

8. Kings ceased to be able to declare war on their own authority at the end of World War I (1918).

To inherit a city is to inherit civil authority. Christ is king of kings and lord of lords. He will retain both offices in the post-resurrection New Heaven and New Earth. So, *the language of political rulership is a rhetorical way to convey a sense of consummation*. Covenant-keepers are said to do business in history in order to inherit thrones in eternity. Yet their kingdom assignments in history extend far beyond business, and their eternal reward will be better than sitting stiffly, listening to lawyers and settling disputes.

D. Profitability

Profit is a residual that remains after all expenses have been paid, including the entrepreneur's salary as a manager, which he could have earned by working for somebody else. The entrepreneur buys or rents resources, holds them and possibly alters them, and sells them for more than he paid. He can do this only because his competitors did not recognize the opportunity. They did not enter the free market to gain control over these scarce factors of production, bidding up their prices. Their lack of foresight is what enabled the entrepreneur to buy up the resources at prices lower than those which prevailed when he sold them later. He possessed an initial advantage based on better knowledge, capital, and the courage of his convictions.

The corollary of profit is loss. A man may misforecast the future. He buys or rents resources, only to discover later that they are worth less than he paid for them. The fear of loss is an important factor in restricting the market for entrepreneurship. It is a major barrier to entry.

Profit and loss have to do with uncertainty. The economist distinguishes between risk and uncertainty.[9] Risk can be estimated in advance; uncertainty cannot be. Risk is the kind of calculation that applies to insurance. In certain well-defined situations, the law of large numbers applies. The probability of a specific kind of event, such as a fire, can be estimated within statistical limits. Forecasters cannot say that a particular building will burn down, but they can say that one building in a large group will burn down. Not so with uncertainty. An uncertain event is not part of a larger class of events. Its probability cannot be calculated in advance.

In the parable, two stewards dealt successfully with uncertainty. They succeeded where their competitors do not. They showed a

9. Frank H. Knight, *Risk, Uncertainty and Profit* (Boston: Houghton Mifflin, 1921), ch. 7.

profit. The third steward refused to deal with uncertainty. He feared the loss of the money entrusted to him. He buried the coin.

E. Marxism as Covenant-Breaking

What about the person who takes no risks, buries his coin, and returns to the master only what he had been given? This man has produced a loss for the master, who could either have lent the coin at interest or buried it himself where only he knew its location—less risk. Instead, he had allowed the steward to use it, which increased the owner's risk of loss. The only reason for allowing a subordinate to use it during his absence was the hope of gain. Part of the gain was *monetary*: the return of money in addition to the coin. Part of the gain was *informational*: testing the performance of his subordinates.

The third steward is a highly unprofitable servant. He has not performed according to minimum standards. Like so many other incompetent, slothful people in history, the servant of the parable tries to justify his poor performance by blaming the master. He accuses the master of being a merciless exploiter. "For I feared thee, because thou art an austere man: thou takest up that thou layedst not down, and reapest that thou didst not sow" (Luke 19:21).

What was the heart of slothful servant's accusation of the master? Clearly, he is accusing him of being a *capitalist*. The master is rich, yet he does not go into the fields to labor. He expects a positive return on his money, even though he goes away on a journey. Such is the servant's accusation. *The servant is an incipient Marxist*. He believes, as Marx did, in the labor theory of value. He also believes in Marx's exploitation theory of profits. Anyone who gets money without working for a living is nothing but an exploiter, living on the labor of the poor. The servant calls the owner "a hard man." Theologically speaking, this is the covenant-breaker's accusation against God: God is an unfair exploiter.

The master accepts the ideological challenge. He reminds the servant that he is indeed a hard man, meaning someone who has the lawful authority to establish standards of profitable performance, as well as the authority to hand out rewards and punishments. *He is the sanctions-bringer*. He admits freely to the servant that, as a successful capitalist, he does not personally go into the fields to plant and reap, yet he reaps a profit. "And he saith unto him, Out of thine own mouth will I judge thee, thou wicked servant. Thou knewest that I was an austere man, taking up that I laid not down, and reaping that I did

not sow" (v. 22). Then he tells the servant the minimum that he is entitled to, an interest return: "Wherefore then gavest not thou my money into the bank, that at my coming I might have required mine own with usury?" (v. 23).

F. The Legitimacy of Interest

1. Profits and Interest

The King James translators used the English word *usury* to translate a Greek word that is more accurately translated as *interest*. This discussion of interest here is very revealing, for two reasons. First, this parable of God's kingdom acknowledges that interest-taking is legitimate. God eventually comes to every person and demands a positive rate of return on whatever had been entrusted to him by God. The master had forfeited the use of his funds during his absence. He is therefore entitled to a minimum return: interest.

Second, the parable clearly distinguishes between profits and interest. The other two stewards each produced a profit. They received the greater praise and greater visible rewards. The minimum required performance was an interest payment. The slothful servant had been unwilling to take even the minimal risk of handing the money over to specialists in money-lending, who would seek out entrepreneurs to borrow the coin and subsequently pay a competitive return to the money-lenders on this passively managed investment. Then the money-lender would return an equivalent coin to the steward, plus extra money.

The master's capital was supposed to become productive in the stewards' hands. Each steward had to become an entrepreneur or else seek out an entrepreneur who would put the money to economically productive uses. The coin was not to sit in the earth. The owner could have buried it himself, if zero was all the return he expected.

2. The Entrepreneur and the Banker

The economic agent who is on the cutting edge of both prediction and production is the entrepreneur. The first two stewards in the parable were entrepreneurs. They went out and found ways of investing the master's money that produced a positive rate of return. As the parable presents it, this rate of return was higher than what could have been earned by depositing the money with money-lenders. Thus, the entrepreneur is understood to be someone who bears a much greater threat of loss than someone who deposits money in a bank. The economist calls this form of risk *uncertainty*. It cannot be estimated in ad-

vance. It involves guesswork, unlike the depositor who is promised a specific rate of interest when he deposits his money.

The only way that a banker can afford to pay out a promised rate of return is because he successfully seeks out borrowers who agree to pay the bank an even higher rate of return. The banker makes his living on the difference between the interest payment which the borrowers pay to him and what he in turn pays to the depositors.

The future is uncertain to men. We do not know it perfectly. We barely know it at all. We see the future as though we were peering through a darkened glass. Nevertheless, all of life involves forecasting. There is no escape from this responsibility. We must all bear some degree of uncertainty. But some people are willing to bear more of it than others, and of these few, some are successful in dealing with it. In economic terminology, some produce greater profits than others. Profit is a *residual* that remains, if at all, only after all costs of the business have been paid, including interest.

2. Banking: Reducing Uncertainty

The banker is able to offer a special service to investors. He can diversify depositors' uncertainty by lending to many people—people who, like the servants in the parable, have performed successfully in the past. They have "a track record," to use the language of horse racing. By lending money to many borrowers, the banker converts a portion of the depositors' uncertainty into risk, meaning from the statistically incalculable to the statistically calculable. The banker is like an insurer. In fact, in the Middle Ages, the bank was an insurance company, since both church and state had made it illegal for Christians to ask or pay interest.[10] The modern profession of banking grew out of the marine insurance guild, which was legal in the Middle Ages.[11]

What does an insurance company do? Its statisticians (actuarians) calculate the likelihood of certain kinds of undesirable events in large populations. These unpleasant events cannot be statistically calculated individually, but they can be calculated collectively if the population involved is large enough. The seller of insurance then persuades members of these large populations to pay periodic premiums so as to "pool" their risks. When one member of the pool suffers the

10. Jews could legally lend to Christians, which is why Jews from the middle ages onward have been found in banking. It was a near-monopoly granted to them by Christian legislators.

11. John T. Noonan, *The Scholastic Analysis of Usury* (Cambridge, Massachusetts: Harvard University Press, 1957), ch. 10.

event that has been insured against, he is reimbursed from the pool of assets. Hence, some of life's inescapable and individually incalculable uncertainties are converted to calculable risk by means of diversification: "the law of large numbers."[12]

The same is true of banking. Borrowers seldom all go bankrupt at once. Most borrowers will repay their debts as specified in their loan agreements. Bad loans are more than offset by the good ones. Thus, the banker can offer a fixed rate of return to depositors. In almost all cases, depositors will be repaid as promised because most of the borrowers repay their loans as promised. (The exception is during an economic depression, when banks fail along with their borrowers. Depressions are the result of prior monetary inflation, which in our day means fractional reserve banking.[13])

The master in this parable protects his funds in much the same way. He seeks out a group of potential entrepreneurs. He gives each of them an amount of money to invest. He makes predictions regarding their future performance based on their past performance, and then he allocates the distribution of his assets in terms of this estimation. He protects the value of his total portfolio by asset diversification.

The master is not an interest-seeking banker, however. The money he invests is his own. He is not acting as the legal agent (fiduciary) of other depositors. He legally claims all of the profits. He does not contract with borrowers who agree in advance to pay him a fixed rate of interest. The entrepreneurs are strictly his legal subordinates, unlike the relationship between banker and borrower.

G. The Forfeited Productivity of Inaction

The master in the parable is outraged by the coin-burying servant. The parable is intended to show the subordinate (indebted) position of all men before God. The servant in Matthew's account was cast into outer darkness because he was an unprofitable servant (Matt. 25:30).[14] The parable stands as a warning to all men because the Bible teaches that all people apart from grace are unprofitable servants (Luke 17:10).[15] This is why we need a profitable servant as our intermediary before God, our perfect sin-bearer. But to understand our

12. Peter Bernstein, *Against the Gods: The Remarkable Story of Risk* (New York: Wiley, 1996).
13. Ludwig von Mises, *Human Action: A Treatise on Economics* (New Haven, Connecticut: Yale University Press, 1949), ch. 20.
14. North, *Priorities and Dominion*, ch. 47.
15. Chapter 41.

relationship of indebtedness to God, the parable's language must be taken seriously. We cannot draw accurate theological conclusions about the broader meaning of the parable if the symbolic reference points of the parable are themselves inaccurate, let alone immoral.

The master in Matthew's account not only approves of taking interest, he sends the servant to the nether regions for not taking it. This is strong imagery! *The interest payment belongs to the master*. By having refused to deposit the master's money with the money-lenders, the servant has in effect stolen the master's rightful increase. The servant was legally obligated to protect the master's interests, and interest on his money was the minimum requirement. He failed.

The idea that the interest return was the master's minimum expectation leads us to the question of *the origin of interest*. Why did the master deserve an interest return? Because he had possession of an asset that could have been sold, but was not. He had forfeited an economic return that could have been his: whatever consumer goods or services that the coin could have purchased. This concept of *postponed consumption* is at the heart of interest rate theory in Austrian economics. A scarce economic resource is worth more in the present to owners, potential owners, and potential users than the same asset is worth in the future. Economic actors apply a *discount* to the future value of every asset.[16] This is why there is a time value of money.

This raises the whole question of *cost*. What is the cost of any action or any purchase? It is the value of whatever has to be forfeited, i.e., the personal value of *the most valuable foregone use*. If I do one thing with my money, I cannot do something else with it. The value of whatever I would actually have done but did not do is what it costs me to do whatever I do. If I cannot use the asset for a period of time because I have entrusted it to someone else, I necessarily bear a cost. There are no free lunches in this life. There are also no free loans.

The master in the parable was being gracious to the servant. He probably recognized from the beginning that the man was not very competent in economic matters. The master did not tell the servant retroactively that he had failed because he had not made 100% on the money entrusted to him. He told him that he had failed only because he had not earned an interest return. This is the least that the master legitimately expected.

As it turned out, the master could have made a far greater return on his investment by entrusting the coin to either or both of the first

16. Mises, *Human Action*, ch. 19.

two servants. But he had sought greater economic safety instead. He had adopted the principle of *risk reduction through portfolio diversification*. He received a lower rate of return, but a more sure return. But the master had been cheated. He could have deposited his money directly with the money-lenders instead of giving it to the servant. That would have been safer—greater diversification through the bank—and it almost certainly would have produced a positive rate of return, however low. Instead, he received only his original capital.

He had forfeited his legitimate interest payment because he had transferred the asset to the slothful, risk-aversive servant. This servant is a model of wickedness, not because he was actively evil, but because he was *passively unproductive*. He did nothing with that which had been entrusted to him. Doing nothing is sufficient to get you cast into hell, when doing the minimum would at least quench the master's wrath. Only Jesus Christ has met this standard.

H. Interest and Capitalization

Is interest-taking morally legitimate? This debate has been going on since at least the days of Aristotle, who regarded money as sterile and interest as unnatural.[17] But if money is sterile, why have men throughout history paid lenders interest in order to gain access to its use for a period? How are so many people fooled into paying for the use of a sterile asset? Besides, interest is a phenomenon of every loan, not just loans of money. Modern economics teaches this; so does the Bible.[18] Aristotle was incorrect. *The phenomenon of interest applies to every scarce economic resource*. We always discount future value. Whatever we own in the present is worth more to us now than the promise of owning that same item in the future. Promises to repay can be broken (the risk factor), but more to the point, *the present commands a price premium over the future*.[19]

17. "For money was intended to be used in exchange, but not to increase at interest. And this term interest, which means the birth of money from money, is applied to the breeding of money because the offspring resembles the parent. That is why of all modes of getting wealth, this is the most unnatural." Aristotle, *The Politics*, I:9, Stephen Everson, ed. (New York: Cambridge University Press, 1988), p. 15.

18. "Thou shalt not give him thy money upon usury, nor lend him thy victuals for increase" (Lev. 25:37). "Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of any thing that is lent upon usury: Unto a stranger thou mayest lend upon usury; but unto thy brother thou shalt not lend upon usury: that the LORD thy God may bless thee in all that thou settest thine hand to in the land whither thou goest to possess it" (Deut. 23:19–20). Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed.(Dallas, Georgia: [1999] 2012), ch. 57.

19. Mises, *Human Action*, ch. 19.

We live in the present. We make all of our decisions in the present. We enjoy the use of our assets in the present. While wise people plan for the future by purchasing assets that they expect will produce net income over time, they purchase these hoped-for streams of income at a discount. The *rate of discount* that we apply to any stream of expected future income is called the *rate of interest*. Mises called it *time-preference*.

Thus, the rate of interest is not exclusively a monetary phenomenon. *Interest is a universal discount that we apply to every economic service that we expect to receive in the future*. We buy a hoped-for stream of income. We can buy it for cash, but we expect a discount for payment in cash. This purchase at a discount for cash is called *capitalization*. It is the heart of capitalism. It is the heart of every society more advanced than the utterly primitive.

The person who lends money at zero interest is clearly forfeiting a potential stream of income. He will seldom do this voluntarily, except for charitable reasons. The ownership of the asset offers him an expected stream of income: psychological, physical, or monetary. If it did not offer such a stream of income, it would be a free good. It would therefore not command a price. An asset owner expects to receive a stream of income from the asset. He chooses the degree of risk that he is willing to accept, and he then refuses to lend the asset for less than the interest rate appropriate to this degree of risk.

The borrower compensates the owner for his use of the owner's asset, or its exchange value, for a specified period of time. He borrows it only because he values its stream of services more highly than he values the extra payment (interest) to the owner above the rental income generated by the asset. He expects to make a return of some kind on the temporary exchange of control over it.

Conclusion

Non-fractional reserve banking and the taking of interest are both biblically legitimate. The parable of the talents or pounds should be sufficient proof for anyone who is not trying to make an overnight theological reputation for himself based on the promotion of the utterly fantastic. We should take the Bible seriously in preference to Aristotle, and also in preference to the "economics of love."[20] The capitalization of long-term assets, including human services, is biblically legitimate.

20. North, *Authority and Dominion*, Appendix J.

Again, I acknowledge that men, in their quest for autonomy from God, are willing to become slaves of sin, and therefore in principle slaves of other men. I recognize the New Testament principle that it is best to owe no man anything (Rom. 13:8a).[21] I also recognize that modern economics has promoted the ideal of perpetual government debt for perpetual prosperity, and that a world so constructed will eventually collapse. But to place temporal limits on the judicial enforceability of the discounting of future long-term human services, because the Bible requires that we restrain man's overconfidence about his long-term future, is not the same as denying that there is an inescapable discounting (capitalization) process between the present value of present goods and the present value of expected future goods.

With respect to capitalized debt, if both the lender and the borrower agree that a piece of collateral is acceptable in exchange for the defaulted loan, then the debtor is not in debt, net. He has an offsetting asset. He wants the money in cash; the lender would rather have the money over time. The existence of the collateral reduces the likelihood that the debtor will default. The debtor is therefore not a servant of the lender in this case. Nevertheless, if the loan involves the potential loss of a man's home, meaning his status and his own self-evaluation, then he is in a form of bondage. But if he owns investment assets (a house, for example) with a mortgage on it, and he risks losing the house if he defaults, then this voluntary transaction is merely a shifting of risk to the liking of both transactors. The lender feels better about the future with a stream of income guaranteed by the value of the collateral. The borrower feels better about owning the collateral and paying the money. Neither is a servant; neither is a master.

The top priority here is the multiplication of assets in the broadest sense. God grants assets to His stewards. He demands a positive rate of return.[22] He who hides his assets is comparable to the person who hides his candle under a basket. God is cheated by such seemingly low-risk investing.

21. Gary North, *Cooperation and Dominion: An Economic Commentary on Romans*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 12.

22. This is possible only because He wipes away the effects of sin.

47

MONOPOLY PRICING

> *And he went into the temple, and began to cast out them that sold therein, and them that bought; Saying unto them, It is written, My house is the house of prayer: but ye have made it a den of thieves. And he taught daily in the temple. But the chief priests and the scribes and the chief of the people sought to destroy him, And could not find what they might do: for all the people were very attentive to hear him.*
>
> LUKE 19:45–48

The theocentric principle here is the centrality of the worship of God. The temple was sacred space. Theft inside the physical boundaries of the temple was sacrilege: a boundary violation. This profaned God's house.[1] Boundaries are point three of the biblical covenant.[2]

A. Holy Housecleaning

1. The Moneychangers

This was the second time that Jesus performed a cleansing of the temple. The first time was during the week before the Passover, three years earlier. "And the Jews' passover was at hand, and Jesus went up to Jerusalem, And found in the temple those that sold oxen and sheep and doves, and the changers of money sitting: And when he had made a scourge of small cords, he drove them all out of the temple, and the sheep, and the oxen; and poured out the changers' money, and

1. Gary North, *Boundaries and Dominion: An Economic Commentary on Leviticus*, 2nd ed. (Dallas, Georgia: Point Five Press, [1994] 2012), ch. 6.

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 3. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 3.

overthrew the tables; And said unto them that sold doves, Take these things hence; make not my Father's house an house of merchandise" (John 2:13–16). Here, He did it again. Theological liberals argue that the two accounts are scrambled chronologically. Theological conservatives argue that the priests were slow learners.

Jesus was not arrested either time. In Luke's account, the authorities allowed Him to remain in the temple area, teaching the people. This is very strange. He had clearly violated other people's property rights, unless He was God or God's legally delegated agent, in which case He was the owner. He had used force. He had entered a holy place and had called the resident moneychangers harsh words. By doing so, He was challenging those in charge of the temple. They were allowing certain economic dealings to go on. But what, exactly, was going on? John's Gospel refers to money changing. The two Greek words translated as "changers" and "money" come from the same root word, which means "coin." It is used in Mark's account: "And they come to Jerusalem: and Jesus went into the temple, and began to cast out them that sold and bought in the temple, and overthrew the tables of the moneychangers, and the seats of them that sold doves" (Mark 11:15).

In Luke's Gospel, Jesus called their activities theft. This was a very serious accusation, yet the authorities did nothing to stop Jesus. They did not formally accuse Him of being a false witness. There was a good reason for their hesitation: they were guilty as charged. But what were they guilty of? In John's Gospel, Jesus called them merchandisers. Here, He called them thieves. Why was it theft to be a merchandiser? Why would Jesus have twice singled out those inside the temple as the objects of His wrath? Scripture gives no indication that He ever physically assaulted anyone else, yet He used a whip on these people the first time.

2. Holy Space

The temple was holy space, God's sanctuary.[3] Inside its walls a higher ethical standard was to prevail. The closer that men came to the holy of holies, the greater the threat of their own moral pollution. God might bring sanctions against them. This is why members of the three family lines of Levi served as guardians of the temple, surrounding it in concentric circles (Num. 3; 4).[4]

3. The Greek root word is also used for sanctified: set apart.

4. Gary North, *Sanctions and Dominion: An Economic Commentary on Numbers*, 2nd ed. (Dallas, Georgia: Point Five Press, [1997] 2012), ch. 3:C.

When the merchants set up shop within the walls of the temple, they accepted greater responsibility for dealing righteously. They were not selling items in a market with open entry to competitors. Their merchandise had to meet high standards. The body of no blemished animal could lawfully be burned on the altar.[5] Animals sold for sacrifice had to be screened by the priests or their authorized agents.

The men sitting at the tables had replaced the Levites as the authorized guardians of the temple's boundaries. There is no doubt that they were guardians. Mark's account identifies this function: "And would not suffer that any man should carry any vessel through the temple" (Mark 11:16). The guardians' task was to see that the temple was not profaned.

Someone had to sell sanctioned animals to the public. The priests had licensed the merchandisers to do this. The sacred authority of the priesthood sanctioned these businessmen.

One of the ancient forms of temple sacrifice was a coin, the shekel. The temple originally had its own shekel.[6] It was the standard of weight and fineness for all temple assessments. "This they shall give, every one that passeth among them that are numbered, half a shekel after the shekel of the sanctuary: (a shekel is twenty gerahs:) an half shekel shall be the offering of the LORD" (Ex. 30:13). It had originally been unlawful to bring a coin from outside the temple to pay any obligation to the priests.

In Jesus' day, Jews came from around the Mediterranean world to offer sacrifices. They brought many different kinds of coins. The Jews did not approve of coins with people's likenesses on them, especially the emperor's, which bore proclamations of his divinity.[7] During the Bar Kochba rebellion (A.D. 133–35), the Jews hammered flat the images of the emperors on Roman coins and drew in scenes from the temple.[8] To bring a Roman coin to make an offering would have been a sacrilege. These coins had to be exchanged for ritually approved animals or approved coins.

3. False Dealing

This would have created opportunities for false dealing by the moneychangers. The temple's authorized coins could have been

5. Leviticus 1:3; 3:1; 4:3, 23, etc.

6. Exodus 30:13, 24; 38:24–26; Leviticus 5:15; Numbers 7.

7. Ethelbert Stauffer, *Christ and the Caesars: Historical Sketches* (Philadelphia: Westminster Press, 1955), pp. 125–27.

8. *Ibid.*, p. 126.

sold at a premium beyond the weight and fineness of these coins' metals. It is highly likely that the moneychangers had been given a special dispensation by the priests to set up their tables inside the temple's boundaries. Moneychangers inside the walls of the temple would not have faced free market competition from rivals, who were not authorized by temple authorities. Over decades and centuries, devious practices would have become common. The opportunity for above-market returns is always tempting and is rarely resisted for long. Higher prices charged by the temple's moneychangers would have raised suspicions about the priests' collusion. To transfer the monopoly power to charge higher than free market prices is to transfer wealth. Those who possess such power are unlikely to transfer it free of charge. Once transferred, such a monopoly is difficult to revoke. Those who pay in advance for the privilege of controlling such exchanges expect to be compensated. They bid up the entry price on the basis of expected future income. They will resist any attempt to lower the price unless they are offered refunds.[9]

Jesus identified their practices as theft. They were stealing from the faithful who came to offer sacrifices. They were also stealing from God. They were undermining God's reputation. False weights and measures are an abomination to God. "But thou shalt have a perfect and just weight, a perfect and just measure shalt thou have: that thy days may be lengthened in the land which the LORD thy God giveth thee" (Deut. 25:15).[10] "A false balance is abomination to the LORD: but a just weight is his delight" (Prov. 11:1).[11] The misuse of a monopoly granted in God's name was the judicial equivalent of false weights.

The priests did not prosecute Jesus. Why not? The most obvious reason is that they were in collusion with the merchants who were extracting monopoly returns.

B. Who Owned the Temple?

1. Property Rights

Jesus asserted that He was the son of the Owner. In Matthew's account, Jesus cited the Old Testament: "It is written, My house shall

9. This observation applies to all forms of licensing that require extra training or initial payment.

10. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 65.

11. Gary North, *Wisdom and Dominion: An Economic Commentary on Proverbs* (Dallas, Georgia: Point Five Press, [2007] 2012), ch. 29.

be called the house of prayer;[12] but ye have made it a den of thieves."[13] But in John's account, He made a claim: "Take these things hence; make not my Father's house an house of merchandise" (John 2:16). He was the true heir. He was coming on behalf of the supernatural Owner of the temple.

Jesus twice invaded the outer court and overturned the tables. This violation of property rights was grounded in law: as the designated agent of the Owner, He was authorized to enforce the terms of the lease. This was a house of prayer; it had been turned into a place where thieves took advantage of worshipers. Thieves were using the sacred character of the temple to extract monopoly profits. They were cashing in on God's name.

Jesus rightly regarded them as squatters. They presumably had been authorized by the chief priest to conduct their operations. By physically assaulting the moneychangers, Jesus was announcing His revolt against the religious authorities. He was challenging the faithfulness of the hierarchy, i.e., the priesthood. They were corrupt priests, He indirectly asserted. They deserved no better treatment than the moneychangers received. In fact, they deserved worse. They knew better. They bore greater responsibility. "And that servant, which knew his lord's will, and prepared not himself, neither did according to his will, shall be beaten with many stripes. But he that knew not, and did commit things worthy of stripes, shall be beaten with few stripes. For unto whomsoever much is given, of him shall be much required: and to whom men have committed much, of him they will ask the more" (Luke 12:47–48).[14]

The agent of the Owner expelled the agents of the priesthood. The priests claimed to act in God's name. Jesus visibly challenged this claim by forcibly driving out the priests' agents. This was a conflict between authorities: a self-ordained establishment vs. a man baptized by an outsider who was regarded by the people as a prophet. Jesus was born of David's tribe, Judah. He was not a Levite. This was one more confrontation between a prophet and the priesthood. Prophets

12. "Also the sons of the stranger, that join themselves to the LORD, to serve him, and to love the name of the LORD, to be his servants, every one that keepeth the sabbath from polluting it, and taketh hold of my covenant; Even them will I bring to my holy mountain, and make them joyful in my house of prayer: their burnt offerings and their sacrifices shall be accepted upon mine altar; for mine house shall be called an house of prayer for all people" (Isa. 56:6–7).

13. "Is this house, which is called by my name, become a den of robbers in your eyes? Behold, even I have seen it, saith the LORD" (Jer. 7:11).

14. Chapter 28.

had usually lost these confrontations in Israel, but the ecclesiastical winners subsequently perished at the hand of some invading military power. So it would be again, but this time the invaders would end the Old Covenant order by burning the temple. This final profaning of the temple by gentiles ended the continual profaning of the temple by priests.

Jesus' violation of the property rights of the agents of the priests was based on His superior claim of ownership. He did not appeal to the existing authorities to enforce His claim. He acted on His own authority, for He had been given this authority by the Owner. Soon thereafter, the priests would attempt to undermine His authority.

> And when he was come into the temple, the chief priests and the elders of the people came unto him as he was teaching, and said, By what authority doest thou these things? and who gave thee this authority? And Jesus answered and said unto them, I also will ask you one thing, which if ye tell me, I in like wise will tell you by what authority I do these things. The baptism of John, whence was it? from heaven, or of men? And they reasoned with themselves, saying, If we shall say, From heaven; he will say unto us, Why did ye not then believe him? But if we shall say, Of men; we fear the people; for all hold John as a prophet. And they answered Jesus, and said, We cannot tell. And he said unto them, Neither tell I you by what authority I do these things (Matt. 21:23–27).

Once again, He undermined their authority by His answer.The priests feared the people. The people respected John's memory. Jesus had been baptized by John. If the people could not be swayed in their opinion regarding Jesus' authority, the priests were powerless to reassert their authority. Their hold on the affections of the people was tenuous. The question was: What about Jesus' hold on the people's affections? Could this be broken? He had used force against the priests' agents. The priests would soon use force on Him, first in a trial before the Sanhedrin, and then by bringing Him before Pilate.

2. A Lawful Claim

Control over the temple and its sacrifices was at the heart of the question of religious authority in Israel. Through His actions against the moneychangers, Jesus was asserting a superior claim of authority. He had already made this claim: "Your father Abraham rejoiced to see my day: and he saw it, and was glad. Then said the Jews unto him, Thou art not yet fifty years old, and hast thou seen Abraham? Jesus said unto them, Verily, verily, I say unto you, Before Abraham was, I

am" (John 8:56–58). *A prior claim is a superior claim*. He was asserting a claim that pre-dated the temple.

The Jewish leaders had to silence His claim. If they could not do this, their claim of ecclesiastical representation would be undermined. They would be overthrown. To silence Him, they appealed to Rome. *They invoked Rome's authority in order to eliminate Jesus' authority*. "But they cried out, Away with him, away with him, crucify him. Pilate saith unto them, Shall I crucify your King? The chief priests answered, We have no king but Caesar" (John 19:15).

Jesus attacked the profaners of the temple. He did so in the name of God. He claimed to be the lawful heir. The first time, He had referred to the temple as "my Father's house." In the context of what had taken place immediately prior to this second confrontation, this retroactively became a sensational claim. The people had just proclaimed Him as the heir of David's throne. "And a very great multitude spread their garments in the way; others cut down branches from the trees, and strawed them in the way. And the multitudes that went before, and that followed, cried, saying, Hosanna to the Son of David: Blessed is he that cometh in the name of the Lord; Hosanna in the highest" (Matt. 21:8–9). He was again asserting jurisdiction over the temple. David could not have made such a claim. He had been a king, not a priest. He was of the family of Judah. Levi was the priestly family.

One man in history had lawfully possessed such dual authority: Melchizedek. "And Melchizedek king of Salem brought forth bread and wine: and he was the priest of the most high God" (Gen. 14:18). To him Abraham presented tithes (v. 20). Jesus was announcing a new priesthood, meaning a new hierarchy. (The Greek word for priest is *hiereus*.) "Whither the forerunner is for us entered, even Jesus, made an high priest for ever after the order of Melchisedec" (Heb. 6:20). This meant that a New Covenant would be in force, with new laws. "For the priesthood being changed, there is made of necessity a change also of the law. For he of whom these things are spoken pertaineth to another tribe, of which no man gave attendance at the altar. For it is evident that our Lord sprang out of Juda; of which tribe Moses spake nothing concerning priesthood. And it is yet far more evident: for that after the similitude of Melchisedec there ariseth another priest, Who is made, not after the law of a carnal commandment, but after the power of an endless life. For he testifieth, Thou art a priest for ever after the order of Melchisedec" (Heb. 7:12–17).

3. Resurrected Temple

The legal right of Jesus to throw out the moneychangers was subsequently confirmed by His bodily resurrection. By this supernatural act, He demonstrated publicly that He was God's designated agent. He had therefore possessed the right to enforce the terms of the temple's lease. When the priestly leaseholders refused to cleanse the temple of thieves, they forfeited their right to represent God. God demonstrated this by tearing down the temple in A.D. 70.[15]

The argument between Jesus and the Jews from beginning of His public ministry to the end had centered on the temple. He invoked the language of the temple to describe the resurrection. Immediately following His first scattering of the moneychangers, the Jews asked Him for a sign to validate this authority. "Then answered the Jews and said unto him, What sign shewest thou unto us, seeing that thou doest these things? Jesus answered and said unto them, Destroy this temple, and in three days I will raise it up. Then said the Jews, Forty and six years was this temple in building, and wilt thou rear it up in three days? But he spake of the temple of his body. When therefore he was risen from the dead, his disciples remembered that he had said this unto them; and they believed the scripture, and the word which Jesus had said" (John 2:18–22). The Jewish leaders remembered this at the time of His trial, even though the disciples had temporarily forgotten. "And there arose certain, and bare false witness against him, saying, We heard him say, I will destroy this temple that is made with hands, and within three days I will build another made without hands. But neither so did their witness agree together" (Mark 14:57–59).

Which temple was doomed to permanent destruction: Jesus' body or the one Herod had built? At the resurrection, the world had half of its answer. In A.D. 70, the world had the other half.

Conclusion

The temple was a house of prayer. By using the sacred authority of the temple to establish monopolistic pricing, the priests and the moneychangers had profaned the temple, i.e., had violated sacred space. Jesus drove out the moneychangers because they were thieves. It was not the fact that there was exchange going on that outraged Him.

15. David Chilton, *The Days of Vengeance: An Exposition of the Book of Revelation* (Ft. Worth, Texas: Dominion Press, 1987).

This was convenient for men to buy unblemished beasts to sacrifice. It was convenient that visitors could buy coins acceptable in worship. But the moneychangers had become thieves, exploiting their delegated position as agents of the priesthood. Their corruption reflected the priesthood's corruption. Jesus drive them out.

When men seek church offices to gain income based on a misuse of authority, they violate this rule. Men who misuse God's holy office by stealing will be driven out.

48

CONFISCATION IN THE NAME OF THE PEOPLE[1]

Then began he to speak to the people this parable; A certain man planted a vineyard, and let it forth to husbandmen, and went into a far country for a long time. And at the season he sent a servant to the husbandmen, that they should give him of the fruit of the vineyard: but the husbandmen beat him, and sent him away empty. And again he sent another servant: and they beat him also, and entreated him shamefully, and sent him away empty. And again he sent a third: and they wounded him also, and cast him out. Then said the lord of the vineyard, What shall I do? I will send my beloved son: it may be they will reverence him when they see him. But when the husbandmen saw him, they reasoned among themselves, saying, This is the heir: come, let us kill him, that the inheritance may be ours. So they cast him out of the vineyard, and killed him. What therefore shall the lord of the vineyard do unto them? He shall come and destroy these husbandmen, and shall give the vineyard to others. And when they heard it, they said, God forbid. And he beheld them, and said, What is this then that is written, The stone which the builders rejected, the same is become the head of the corner? Whosoever shall fall upon that stone shall be broken; but on whomsoever it shall fall, it will grind him to powder. And the chief priests and the scribes the same hour sought to lay hands on him; and they feared the people: for they perceived that he had spoken this parable against them.

LUKE 20:9–19

The theocentric principle here is the sovereignty of God over inheritance. God is the Creator. He sets the terms of the leasehold. His son, Jesus Christ, is the true heir in history and eternity. God will enforce the legal claims of His son. This is about inheritance: point five of the biblical covenant.[2]

1. This is adapted from chapter 43 of Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012).

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 5. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1988] 2010), ch. 5.

A. The Davidic Inheritance

Jesus offered this parable to the religious leaders during the week preceding Passover. The people had strewn palm branches before Him as He entered the Jerusalem. They had acclaimed Him as the heir of David. "And as he went, they spread their clothes in the way. And when he was come nigh, even now at the descent of the mount of Olives, the whole multitude of the disciples began to rejoice and praise God with a loud voice for all the mighty works that they had seen; Saying, Blessed be the King that cometh in the name of the Lord: peace in heaven, and glory in the highest" (Luke 19:36–38). This was a messianic declaration. Jacob had prophesied: "The sceptre shall not depart from Judah, nor a lawgiver from between his feet, until Shiloh come; and unto him shall the gathering of the people be" (Gen. 49:10). No Jewish king had reigned in Israel since the Assyrian captivity. No Jewish king had reigned in Judah since the Babylonian captivity. Yet the crowds were proclaiming Jesus the son of David. He was Shiloh, "and unto him shall the gathering of the people be." Jesus had the right to wear the sword of Judah, they proclaimed.

This declaration offended the Jewish rulers. "And some of the Pharisees from among the multitude said unto him, Master, rebuke thy disciples" (Luke 19:39). They sought to entrap Him by forcing Him to declare this authority, and then place Him under sanctions for blasphemy, as they did a week later. "And spake unto him, saying, Tell us, by what authority doest thou these things? or who is he that gave thee this authority?" (Luke 20:2).

As He did so often, and with such devastating effect, He answered their question with a question: "And he answered and said unto them, I will also ask you one thing; and answer me: The baptism of John, was it from heaven, or of men? And they reasoned with themselves, saying, If we shall say, From heaven; he will say, Why then believed ye him not? But and if we say, Of men; all the people will stone us: for they be persuaded that John was a prophet. And they answered, that they could not tell whence it was. And Jesus said unto them, Neither tell I you by what authority I do these things" (Luke 20:2–8). They feared being placed under the public's sanctions. So, they could not pursue Him by means of this strategy. He escaped from their trap once again. Then He offered this parable.

The people had declared Him the heir of David's kingly office. This threatened the Jewish establishment, which had a working alliance with Rome. David had been the great warrior king of Israel.

If the multitude ordained Jesus as king, this could undermine the Jewish establishment's arrangement. It was clear to Pilate a week later that this was what bothered them. He understood that it was not a deep concern for religion that had motivated them, but politics. He also understood that Jesus was uninterested in politics, for He was self-consciously unbending to Rome's power. Jesus was not afraid of Pilate or his sanctions. Jesus stood His ground with Pilate, and Pilate respected Him for this.

> Then saith Pilate unto him, Speakest thou not unto me? knowest thou not that I have power to crucify thee, and have power to release thee? Jesus answered, Thou couldest have no power at all against me, except it were given thee from above: therefore he that delivered me unto thee hath the greater sin. And from thenceforth Pilate sought to release him: but the Jews cried out, saying, If thou let this man go, thou art not Caesar's friend: whosoever maketh himself a king speaketh against Caesar. When Pilate therefore heard that saying, he brought Jesus forth, and sat down in the judgment seat in a place that is called the Pavement, but in the Hebrew, Gabbatha. And it was the preparation of the passover, and about the sixth hour: and he saith unto the Jews, Behold your King! But they cried out, Away with him, away with him, crucify him. Pilate saith unto them, Shall I crucify your King? The chief priests answered, We have no king but Caesar (John 19:10–15).

The Jewish Establishment crawled before Rome's power at the expense of their theology. Jesus had challenged Pilate in terms of His theology. "Thou couldest have no power at all against me, except it were given thee from above: therefore he that delivered me unto thee hath the greater sin" (v. 11). Jesus told Pilate that God was over him, and therefore the man who had delivered Him to Pilate—presumably, the chief priest—had the greater sin. Why? Because the chief priest's theology declared that God is in control, yet he had brought Pilate into this religious dispute because Pilate possessed the civil power of execution.

Pilate recognized the nature of the political chess game that the Jewish rulers were playing, with him as the pawn. They were placing him between the rock and the hard place: either do their bidding or face public disorder, which would undermine his reputation in Rome. As a politician, he recognized the political nature of what the priests were doing at his expense. They were painting him into a corner. Jesus had verbally put him in his place in terms of biblical authority, which Pilate did not respect, but Jesus was not trying to use him for His purposes. The priests were, and they invoked Roman politics in

their manipulation: "We have no king but Caesar."

Politicians do not like to be manipulated by other politicians. Pilate therefore preferred to let Jesus go. So, when he finally capitulated to the Jewish rulers for the sake of Roman politics, he gained symbolic revenge. "And Pilate wrote a title, and put it on the cross. And the writing was, JESUS OF NAZARETH THE KING OF THE JEWS. This title then read many of the Jews: for the place where Jesus was crucified was nigh to the city: and it was written in Hebrew, and Greek, and Latin. Then said the chief priests of the Jews to Pilate, Write not, The King of the Jews; but that he said, I am King of the Jews. Pilate answered, What I have written I have written" (John 19:19–22). He thereby publicly announced that Jesus was the heir to David's throne, and he, Pilate, had smashed it. Rome got the credit, not the Jewish politicians. This greatly annoyed the Jewish politicians, which was Pilate's goal.

B. Stealing the Inheritance

Jesus' parable of the owner of the vineyard rested on the Bible's theology of inheritance. An only son would inherit all of his father's property. This was not simply a matter of preserving a family's wealth. Far more important, it was a matter of preserving a man's name in Israel. What we call the levirate marriage law reveals the importance of a firstborn son's preservation of a man's name. "If brethren dwell together, and one of them die, and have no child, the wife of the dead shall not marry without unto a stranger: her husband's brother shall go in unto her, and take her to him to wife, and perform the duty of an husband's brother unto her. And it shall be, that the firstborn which she beareth shall succeed in the name of his brother which is dead, that his name be not put out of Israel" (Deut. 25:5–6).

Brothers who shared the same landed inheritance shared more than land. They shared mutual responsibility to preserve each other's name through procreation. The land that was part of the deceased brother's inheritance would go to the firstborn son who was fathered by the surviving brother. This biological son would carry the dead brother's name. None of the land inherited by this son from the deceased brother would be shared, at his death, with the heirs of the biological half-brothers born to his biological father. Family name was more important than bloodline inheritance in Israel.[3]

3. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 64.

The owner in the parable had funded the planting of the vineyard. He then leased it out to people whose task was to care for it. He then went on a far journey. The imagery here is obvious: it is *a recapitulation of Eden*. The main difference is, the owner went on a far journey, not a morning excursion, as God did in the garden. The husbandmen could expect payment for their services, but only after the crop came in.

They cared for the vineyard. The issue was not the quality of their labor. It was the quality of their morals. They were thieves and murderers. They were intent on building up an inheritance of their own. But they had none. They had not funded the planting of the vineyard. It was not their land. They were hired hands. The vineyard belonged to the owner's son.

This legal arrangement offended the hired hands. They no doubt asked themselves a series of rhetorical questions. Had they not remained in the field, in good weather and bad? Had not they remained on duty, defending the vineyard from predators, whether human or otherwise? Had they not invested years in uilding up the property? Did they not have an independent legal claim to part of the crop? To a large part of the crop? To all of the crop? To all future crops? Of course they did, they thought. And there was no one around to tell them differently.

Then the harvest season approached, and the owner sent back a servant to administer the harvest and the distribution of the crop. The hired hands beat him. The owner sent more servants. The same thing happened. Then he sent his son. This time, the hired hands saw a great opportunity: to collect not just the crop but the entire inheritance. "This is the heir; come, let us kill him, and let us seize on his inheritance. And they caught him, and cast him out of the vineyard, and slew him" (v. 14b).

Jesus asked a question and then answered it. "What therefore shall the lord of the vineyard do unto them? He shall come and destroy these husbandmen, and shall give the vineyard to others" (v. 15b–16a). The Jewish rulers answered, "God forbid" (v. 16b). Then Jesus warned them of the magnitude of the coming judgment. "And he beheld them, and said, What is this then that is written, The stone which the builders rejected, the same is become the head of the corner? Whosoever shall fall upon that stone shall be broken; but on whomsoever it shall fall, it will grind him to powder" (Luke 20:17–18).

"He shall give the vineyard to others." With these words, the lawful heir of David's throne surrendered His claims to a regional throne and all of the associated inheritance. He announced the imminent

transfer of the kingdom of God to another nation, the church (Matt. 21:43). Shiloh had come, and with His advent, as Jacob had prophesied, the sword was removed forever from Judah. This was because it was removed forever from Israel.

The parable was about an attempted disinheritance: *disinheritance by illegal execution*. The judicial solution, the Jewish rulers understood, was the execution of the hired hands and the transfer of administrative responsibilities to new employees. But there was a crucial problem with this solution: the absence of heirs. The solution might temporarily solve the management problem; it could not solve the inheritance problem. The priests assumed that the father was still alive, as the parable had indicated. But where would the owner get another son? The answer should have been obvious: *by adoption*.

The new heirs would care for the vineyard. They would not be hired hands. As adopted sons, they would have a stake in the inheritance. They would share the harvest. The gentiles would inherit.

But was not Israel the true son? Jesus had already lured them into publicly forfeiting any legal claim to that office. "But what think ye? A certain man had two sons; and he came to the first, and said, Son, go work to day in my vineyard. He answered and said, I will not: but afterward he repented, and went. And he came to the second, and said likewise. And he answered and said, I go, sir: and went not. Whether of them twain did the will of his father? They say unto him, The first. Jesus saith unto them, Verily I say unto you, That the publicans and the harlots go into the kingdom of God before you. For John came unto you in the way of righteousness, and ye believed him not: but the publicans and the harlots believed him: and ye, when ye had seen it, repented not afterward, that ye might believe him" (Matt. 21:28–32). The gentiles had long refused to go into the vineyard, but they would soon go. The Jews had said they would go, but now they refused. The true son does the will of his father. "If ye keep my commandments, ye shall abide in my love; even as I have kept my Father's commandments, and abide in his love" (John 15:10).

C. His or Ours?

1. Hired Hands

The hired hands asserted a claim of ownership. Standing between them and this claim was the owner, who was far away, and his servants, who were no match for the hired hands, and the son. The son

was the least of their problems, as long as the owner stayed away. But, of course, he would not stay away, once word of his son's murder came to him. Jesus warned them: "What therefore shall the lord of the vineyard do unto them? He shall come and destroy these husbandmen, and shall give the vineyard to others. And when they heard it, they said, God forbid" (vv. 15a–16). But God would not forbid. In the matter of power, the hired hands were superior to the servants and the son, but the owner was armed and dangerous.

The hired hands decided to confiscate the inheritance by killing the heir. In the name of the people—the workers of the world—they united to kill the son. When they did this, they secured their own judgment. They could not retain their stolen goods indefinitely. The owner would come and destroy them. But they did not foresee this. They did not believe that he would return from the far country. They were fools.

The twentieth century, more than any in history, became the century of rebellious hired hands. Because men adopted the Darwinian view of God, they became convinced that the cosmic Owner of the vineyard is not even in a far country; He is a figment of superstitious men's imaginations. Within a quarter century of Darwin's *Origin of Species* (1859), Lester Frank Ward wrote *Dynamic Sociology* (1883), which asserted the right and obligation of the state's scientific planners to direct society, including the economy, into evolutionary progress. By 1900, this view of central planning had captured the minds of the leading intellectuals.[4] The Progressive movement in the United States and the social democracy movement in Europe invoked Darwinism as the model for, and justification of, the national government's central economic planning.

Economic planning requires power. It also requires funds. Through state power, economic planners have laid their hands on other people's money. Through massive inheritance taxes, they have transferred the inheritance of economically successful families into the coffers of the state. Taxation in general grew 10-fold or more in the twentieth century. The Bible-based observation that God has placed restrictions on lawful taxation—less than 10% of one's income (I Sam. 8:15, 17)[5]—has been greeted with hoots of derision, not only from social Darwinists but from Christian professors of social science, who publicly baptized the recommendations of social Darwinism.

4. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, [1982] 2012), Appendix A.

5. Gary North, *Disobedience and Defeat: An Economic Commentary on the Historical Books* (Dallas, Georgia: Point Five Press, 2012), ch. 14.

"Don't give us that Old Testament stuff!" the Christian professors have insisted. What they really mean is, "Give us a state that taxes us at 40% of our income, twice the rate that Pharaoh extracted from the Egyptians." They have called this system "economic democracy." This outlook is based on a revision of the eighth commandment: "Thou shalt not steal, except by majority vote." The suggestion that the Bible sets forth as binding a private property social order is rejected by the secular intellectuals and their Christian academic agents without any detailed consideration of what the Bible teaches.

2. Wiser Than God[6]

The vast majority of Christians have always believed that they can improve on the Mosaic law. On their own authority, they revise God's law by coming to conclusions in the name of God that deny the specific teachings of God's Bible-revealed law. Then they proclaim their *annulment-through-interpretation* as being in conformity with "the true spirit of God's law" or "the underlying principles of God's law." As part of this improvement, they reject the binding authority of biblical civil law. In doing so, they necessarily become advocates of some system of civil law proposed by one or another group of covenant-breakers. They refuse to ask themselves the obvious question: "If not God's law, then what?" They refuse to deal with the ethical question: "By what *other* standard?"[7]

As an example, consider the assertion of John Gladwin, a defender of central planning, who later became a bishop in the Anglican Church. In a chapter in a book devoted to Christian economics, he rejected the concept of the Bible as a source of authoritative economic guidelines or blueprints. In fact, he assured us, it is unbiblical to search for biblical guidelines for economics. "It is unhelpful as well as unbiblical to look to the Bible to give us a blueprint of economic theory or structure which we then apply to our contemporary life. We must rather work in a theological way, looking to the Bible to give us experience and insight into the kingdom of God in Jesus Christ. This then helps us discover values and methods of interpretation which we can use in understanding our present social experience."[8] Furthermore, "There

6. The following passage is taken from North, *Inheritance and Dominion*, ch. 63:B.

7. Greg L. Bahnsen, *No Other Standard: Theonomy and Its Critics* (Tyler, Texas: Institute for Christian Economics, 1991).

8. John Gladwin, "A Centralist Response," in Robert G. Clouse (ed.), *Wealth and Poverty: Four Christian Views of Economics* (Downers Grove, Illinois: InterVarsity Press, 1984), p. 124.

is in Scripture no blueprint of the ideal state or the ideal economy. We cannot turn to chapters of the Bible and find in them a model to copy or a plan for building the ideal biblical state and national economy."[9] He contrasted biblical law unfavorably with theology. He then went on to praise the welfare state as an application of theological, rather than legal, insights.[10] Theology informs us that "there is no escape from the need for large-scale state activity if our society is to move into a more equitable future at social and economic levels."[11] Clearly, neither the Mosaic law nor the New Testament teaches this, but theology supposedly does. Whose theology? Reinhold Niebuhr's.[12]

So, we are assured, there are no authoritative economic guidelines or economic blueprints in the Bible. On the other hand, there are numerous vague and non-specific ethical principles which just about any Christian social theorist can invoke when promoting his recommended reconstruction of society. All it requires to baptize socialism is a series of nice-sounding pat phrases taken from the book of theological liberalism, which Gladwin offers in profusion: "the bounds of Christian principles of human concern," "the righteousness revealed to us in God himself," "the good," "structural framework of law and social values," "gross and deepening disparities in social experience," "spontaneity of love," "the light of the gospel," and "the most humane principles of social order."[13] (Gladwin in 1996 received considerable public attention when he spoke at the twentieth anniversary of the founding of the Lesbian/Gay Christian Movement.)[14]

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9. Gladwin, "Centralist Economics," ibid., p. 183.

10. Gladwin, "A Centralist Response," *ibid*., pp. 125–26

11. Gladwin, "Centralist Economics," *ibid*., p. 193.

12. *Ibid*., p. 197. He cited *Moral Man and Immoral Society* (1932). It is an odd book to cite. It was written by the author in reaction against his youthful fling with Marxism, a book in which he proclaimed that Jesus "did not dwell upon the social consequences of these moral actions, because he viewed them from an inner and a transcendent perspective." Reinhold Niebuhr, *Moral Man and Immoral Society* (New York: Scribner's, [1932] 1960), p. 264.

13. See my critique in *Wealth and Poverty*, p. 200.

14. Bishop Gladwin's text was Ephesians 4:6: "There is one God and Father of all, who is over all and through all and in all." He announced: "Powerful and ungodly homophobic forces are at work in our culture undermining and destroying peoples lives." Furthermore, "I believe passionately in an inclusive church. A church in which the contrasting and conflicting experiences of human life are joined together into something new and better in Jesus Christ. Such a church gives its members space to bring who they are to God. Yes, commitment to truth means that it refuses to avoid the conflicts however difficult. Yes, we all of us have so much to learn. It is God who heals us and unites us. It is God who energises us to bind up the wounds, to gather together the scattered fragments and to bear witness to the hope of something better." Anglican News Service (19 Nov 1996).

Lest you imagine that Gladwin is an aberration, consider the fact that the two other anti-free market essayists in the book adopt the same anti-blueprint hermeneutic. William Diehl, who is a defender of Keynesianism's state-guided economy, confidently affirms: "The fact that our Scriptures can be used to support or condemn any economic philosophy suggests that the Bible is not intended to lay out an economic plan which will apply for all times and places. If we are to examine economic structures in the light of Christian teachings, we will have to do it in another way."[15] Art Gish, a defender of small communities of Christians who hold property in common, informs us that "Since koinonia includes the participation of everyone involved, there is no blueprint for what this would look like on a global scale. . . . We are talking about a process, not final answers."[16]

The fact that these statements appear in a book on Christian economics should come as no surprise. These comments are typical of the opinions of humanist-educated Christian intellectuals. Christians who have spent their lives in humanist educational institutions, and who then have fed their minds on a diet of humanist publications, in most cases have adopted the worldview of one or another variety of humanism. They have felt emotionally compelled to baptize their adopted worldview with a few religious-sounding phrases. But just because someone keeps repeating "koinonia, koinonia" as a kind of Christian mantra does not prove that his recommended policies of common ownership will actually produce the fellowship of koinonia.[17] What produces peace, harmony, and increasing per capita output is widespread faithfulness to God's Bible-revealed law.

It is unwise to attempt to become wiser than God. "Because the

15. William Diehl, "The Guided-Market System," *ibid*., p. 87.

16. Art Gish, "Decentralist Economics," *ibid*., p. 154.

17. If you wonder what "koinonia" means, you are probably not a left-wing advocate of common ownership. Understand, I am not suggesting that voluntary common ownership is anti-Christian, any more than I am saying that voluntary celibacy is anti-Christian. Paul recommended celibacy (I Cor. 7:32–33). He did so, he said, because of "the present distress" (v. 26). Similarly, the Jerusalem church held property in common (Acts 2:44; 4:32). Shortly thereafter, a great persecution of the church began. The entire church fled the city, except for the apostles (Acts 8:1). This exodus created the first foreign missions program in church history: "Therefore they that were scattered abroad went every where preaching the word" (Acts 8:4). The fact that they had sold their property enabled them to leave the city without looking back, as Lot's wife had looked back. So, for temporary purposes in times of great trial, voluntary celibacy and voluntary common ownership are legitimate, even wise. But to make either practice a recommended institutional model for all times and places is a misuse of historical events. The one institution where common ownership has been productive for longer than one generation is the monastery. However, it takes celibacy to make this system work for longer

foolishness of God is wiser than men; and the weakness of God is stronger than men" (I Cor. 1:25). This is why it is our job to become familiar with God's Bible-revealed law. Biblical law, not the latest academic fad, is to be our guide, generation after generation.

Conclusion

The conclusion of this chapter is the conclusion of the entire commentary series, Genesis to Revelation. A private property social order is mandated by biblical law. Whereever biblical law is enforced, free market capitalism has to develop. Modern fundamentalists in the pews generally believe in capitalism, but they do not believe that biblical civil law is still valid. So, their defense of capitalism implicitly rests on some baptized version of secular epistemology, whether natural law (Adam Smith), natural rights (Murray Rothbard), Kantianism (Ludwig von Mises), or empiricism (Milton Friedman). Meanwhile, the neo-evangelicals go off to college and come back mostly confused, as we can see by comparing the first edition of the best-selling book by Ronald J. Sider, *Rich Christians in an Age of Hunger* (1977), with the twentieth anniversary edition (1997), which abandoned a great deal of the first edition's economic analysis and all of its class warfare rhetoric.[18]

The parable of the murderous hired hands is a reminder: we must honor the rights of ownership, which include inheritance. It was Israel's refusal to do this that led to the transfer the kingdom of God to the gentiles. As surely as men should honor the God of creation and His Son, so should they honor God's ownership of this world and his delegation of stewardship to authorized servants. *Responsible control over delegated property is the basis of maintaining the kingdom grant.*

The Bible teaches that the state has no legitimate claim on anyone's income that matches the church's: the tithe.[19] But modern Christians, wiser than God, have dismissed the tithe as "Old Testament stuff," and have wound up paying less than a tithe to the church and four times a tithe to the civil government. God is not mocked.

God's judgment will surely come on this society of murderous,

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than a few years. As soon as there is a wife saying, "He's earning as much as you are, but you're far more productive," koinonia ends. In the modern State of Israel, the kibbutz collective farms faded rapidly as important sources of national production.

18. See my comparison: *Inheritance and Dominion*, Appendix F.

19. Gary North, *The Covenantal Tithe* (Powder Springs, Georgia: American Vision, 2011); Gary North, *Tithing and the Church* (Tyler, Texas: Institute for Christian Economics, 1994).

thieving hired hands. "And every one that heareth these sayings of mine, and doeth them not, shall be likened unto a foolish man, which built his house upon the sand: And the rain descended, and the floods came, and the winds blew, and beat upon that house; and it fell: and great was the fall of it" (Matt. 7:26–27). When this happens, Christians had better be well prepared in advance for the collapse of the hired hands' Darwinian social order. They had better not be economically dependent on it. But most of them will be. They live under a regime that rests on taxation twice as confiscatory as Pharaoh's (Gen. 47:24), and their academic spokesmen praise it as democratic capitalism. These people view democracy as a system whereby two wolves and a sheep vote to decide what to have for dinner. This political arrangement is said to bring social justice. In the name of the people, rebellious hired hands grab the wealth of the true owner. But they will not get away with this attempted transfer of inheritance, any more than Old Covenant Israel did.

49

RENDERING UNTO CAESAR AND GOD[1]

> *And the chief priests and the scribes the same hour sought to lay hands on him; and they feared the people: for they perceived that he had spoken this parable against them. And they watched him, and sent forth spies, which should feign themselves just men, that they might take hold of his words, that so they might deliver him unto the power and authority of the governor. And they asked him, saying, Master, we know that thou sayest and teachest rightly, neither acceptest thou the person of any, but teachest the way of God truly: Is it lawful for us to give tribute unto Caesar, or no? But he perceived their craftiness, and said unto them, Why tempt ye me? Shew me a penny. Whose image and superscription hath it? They answered and said, Caesar's. And he said unto them, Render therefore unto Caesar the things which be Caesar's, and unto God the things which be God's. And they could not take hold of his words before the people: and they marvelled at his answer, and held their peace.*
>
> LUKE 20:19–26

The theocentric principle here is the distinction between God's ownership and man's. Men owe God for the use of His goods. This is a matter of hierarchy, point two of the biblical covenant.[2]

A. Tribute Money

Accompanying the scribes (Pharisees: Matt. 22:15) were Herodians, a priestly party allied with the Sadducees.[3] Herod was a regional monarch. He was under Rome's authority. He was an Idumean, meaning an heir

1. This is adapted from chapter 44 of Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012).

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 2. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 2.

3. "Herodians," *Jewish Encyclopedia* (New York: Funk & Wagnalls, 1904), IV, p. 360.

of Esau.[4] Those who were allied to Herod were normally not friends of the Pharisees. But Jesus was a problem for both groups. He was undermining their authority. The two groups joined forces on the assumption that "the enemy of my enemy is my friend"—until the enemy is removed. Jesus recognized the nature of this temporary alliance and warned His disciples against both groups.[5] Forty years later, the Idumeans joined forces with the Jews to resist Rome, then turned on the Jews when the siege of Jerusalem began. They looted the Jews. Titus slew some and sold an "immense" number of them into slavery after the city fell.[6]

The Pharisees sought to entrap Jesus. The Romans were hated by the Jews. Roman rule was regarded as tyrannical. If Jesus could be lured into acknowledging the legitimacy of Roman rule, He would lose favor with the Jews, for they resented this rule. They paid their taxes, but they did so grudgingly. On the other hand, if He denied the legitimacy of taxation by Rome, the Herodians would surely report this to the Roman authorities. He would be trapped, or so they imagined.

They began with flattery: "Master, we know that thou sayest and teachest rightly, neither acceptest thou the person of any, but teachest the way of God truly" (v. 21). In other words, "Say your piece loud and clear, sucker; then we'll be rid of you forever." Jesus was not fooled. He identified them for what they were: "Why tempt ye me, ye hypocrites?" The hypocrite feigns righteousness but in fact is a sinner. Within a week, the hypocrites would declare their true allegiance. "But they cried out, Away with him, away with him, crucify him. Pilate saith unto them, Shall I crucify your King? The chief priests answered, We have no king but Caesar" (John 19:15).

He asked them to show him a coin. "Shew me the tribute money." They brought it to Him. At that point, He had them trapped. The "penny" was a denarius. This was a coin used specifically to pay taxes. If taxes were not legitimate, why did his critics possess one? Furthermore, it bore an image. It also had an inscription. The inscription invoked the language of divinity. The Jews regarded this as idolatrous. But they had brought Him a coin. What were they doing with such coins?[7]

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4. "Herod," *Columbia Encyclopedia*, 5th ed. (New York: Columbia University Press, 1993). See also, "Edom."

5. "And he charged them, saying, Take heed, beware of the leaven of the Pharisees, and of the leaven of Herod" (Mark 8:15).

6. Josephus, *Wars of the Jews*, VI:VIII:2.

7. Ethelbert Stauffer, *Christ and the Caesars: Historical Sketches* (Philadelphia: Westminster Press, 1955), ch. 8.

Jesus asked them specifically: Whose image? Whose inscription? Caesar's, they answered. What else could they say? "And he said unto them, Render therefore unto Caesar the things which be Caesar's, and unto God the things which be God's" (v. 25). By acknowledging that they possessed a tax coin, they were also acknowledging that Rome brought civil order. Civil order must be paid for. If Caesar's image and inscription were on the coin, then those who used such coins in trade were gaining a benefit: money. By using money to gain what they wanted to buy rather than bartering, they were extending the division of labor. This increases men's output per unit of resource input. It makes them wealthier.

Caesar's rule brought social stability. It created an international legal framework for economic growth. It was Rome, not Israel, that had built the highways and had cleared the Mediterranean Sea of pirates. There are no free lunches, and Rome was merely collecting what belonged to it. Jesus was saying that the benefits of civil government have to be paid for. The beneficiaries owe something to the state.

A coin was a mark of state sovereignty in the ancient world. It still is. The theology of Rome was visible on Rome's coins. The image and the inscription announced the divinity of the emperor: "Emperor Tiberius august Son of the august God."[8] This is what angered the Jews. But the agents of the Pharisees or their Herodian allies had such a coin in their possession. The Herodians were content with the coins. The Herod of Jesus' infancy had been a ruthless tax collector.[9] But the Pharisees were indeed hypocrites. "But woe unto you, Pharisees! for ye tithe mint and rue and all manner of herbs, and pass over judgment and the love of God: these ought ye to have done, and not to leave the other undone" (Luke 11:42).[10]

Jesus was not arguing that Caesar owned everything that he laid claim to. On the contrary, men are to render to God what God possesses. What Caesar owned was legal authority over the political system that provided the Roman Empire's money. This legal system had to be supported by taxes. Israel was benefitting from this system, despite the system's inequities. Besides, Israel was under judgment, and had been since the captivity. Living under foreign domination was nothing new for Israel. Rome had brought greater trade and

8. *Ibid.*, p. 125.
9. *Ibid.*, pp. 116–17.
10. Chapter 23.

prosperity by opening up new markets. Israel was benefitting from the arrangement. On what basis should Israelites have refused to pay taxes? Jesus had the answer: none. But He gave this answer in such a way that the Pharisees could not embarrass Him.

B. What Belongs to God

The Israelites' tithe money went to support the priests. The priests were Sadducees, the Pharisees' rivals.[11] By reminding the people of their obligations to God, Jesus was undermining the authority of the Pharisees. He was reminding them that they owed a tithe. This meant that they owed God money by way of the Sadducees' faction. This was a public challenge to the Pharisees.

God is owed far more than the tithe, Jesus had warned them, and they had not paid God what He was owed. Judgment was coming. Jesus had warned them of this previously.[12]

> And the Lord said unto him, Now do ye Pharisees make clean the outside of the cup and the platter; but your inward part is full of ravening and wickedness. Ye fools, did not he that made that which is without make that which is within also? But rather give alms of such things as ye have; and, behold, all things are clean unto you. But woe unto you, Pharisees! for ye tithe mint and rue and all manner of herbs, and pass over judgment and the love of God: these ought ye to have done, and not to leave the other undone. Woe unto you, Pharisees! for ye love the uppermost seats in the synagogues, and greetings in the markets. Woe unto you, scribes and Pharisees, hypocrites! for ye are as graves which appear not, and the men that walk over them are not aware of them. Then answered one of the lawyers, and said unto him, Master, thus saying thou reproachest us also. And he said, Woe unto you also, ye lawyers! for ye lade men with burdens grievous to be borne, and ye yourselves touch not the burdens with one of your fingers. Woe unto you! for ye build the sepulchres of the prophets, and your fathers killed them. Truly ye bear witness that ye allow the deeds of your fathers: for they indeed killed them, and ye build their sepulchres. Therefore also said the wisdom of God, I will send them prophets and apostles, and some of them they shall slay and persecute: That the blood of all the prophets, which was shed from the foundation of the world, may be required of this generation; From the blood of Abel unto the blood of Zacharias, which perished between the altar and the temple: verily I say unto you, It shall be required of this generation. Woe unto you, lawyers!

11. Herbert Danby, Introduction, *The Mishnah* (New York: Oxford University Press, [1933] 1987), p. xiii.

12. In Matthew's account, this warning appears in the chapter following the incident of the tax coin (Matt. 23:23–26).

> for ye have taken away the key of knowledge: ye entered not in yourselves, and them that were entering in ye hindered (Luke 11:39–52).

Jesus passed the dilemma back to the Pharisees. If they denied Rome's right of taxation, they risked political suppression by Rome. If they affirmed this right, they would undermine their popularity with the more radical factions of the people. If they affirmed the tithe, they also had to affirm the Sadducee party. If they denied the tithe, they had to oppose Moses. So, they went away . . . again. Jesus had successfully silenced them, just as they had sought to silence Him once again.

C. Tithes and Taxes

The tithe is mandatory. It preceded the Mosaic law. Abraham paid a tithe to Melchizedek (Gen. 14:20).[13] There is nothing in the New Testament to indicate that this law has been annulled. Only the recipients have changed: from the local Levites to local churches. Through Christ, the church is the heir of the Melchizedekan priesthood. "So also Christ glorified not himself to be made an high priest; but he that said unto him, Thou art my Son, to day have I begotten thee. As he saith also in another place, Thou art a priest for ever after the order of Melchisedec" (Heb. 5:5–6). "Whither the forerunner is for us entered, even Jesus, made an high priest for ever after the order of Melchisedec. For this Melchisedec, king of Salem, priest of the most high God, who met Abraham returning from the slaughter of the kings, and blessed him; To whom also Abraham gave a tenth part of all; first being by interpretation King of righteousness, and after that also King of Salem, which is, King of peace" (Heb. 6:20–7:2). Men owe the local church their tithes.[14]

What do they owe the state? Less than a tithe. Any system of civil government that takes 10% is tyrannical, Samuel warned.

> And he said, This will be the manner of the king that shall reign over you: He will take your sons, and appoint them for himself, for his chariots, and to be his horsemen; and some shall run before his chariots. And he will appoint him captains over thousands, and captains over fifties; and will set them to ear his ground, and to reap his harvest, and to make his instruments of war, and instruments of his chariots. And he will take your

13. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, 2012), ch. 21.

14. Gary North, *Tithing and the Church* (Tyler, Texas: Institute for Christian Economics, 1994).

> daughters to be confectionaries, and to be cooks, and to be bakers. And he will take your fields, and your vineyards, and your oliveyards, even the best of them, and give them to his servants. **And he will take the tenth of your seed, and of your vineyards, and give to his officers, and to his servants**. And he will take your menservants, and your maidservants, and your goodliest young men, and your asses, and put them to his work. **He will take the tenth of your sheep: and ye shall be his servants.** And ye shall cry out in that day because of your king which ye shall have chosen you; and the LORD will not hear you in that day (I Sam. 8:11–18).[15]

The Israelites in Samuel's day refused to heed this warning (v. 19). In the twentieth century, Christians did not cry out when the state extracted four times the tithe or even more from them. They lived under what the Bible clearly identifies as tyranny, yet they called it democratic liberty. What roused their ire was any suggestion that they owed a tithe to their local churches. "We're under grace, not law!" they proclaimed. In fact, they were under pagan law, pagan bureaucrats, pagan tax collectors, and pagan lawyers.

Pagans have denied that the Old Testament applies to modern times. Christians have agreed. Pagans have asserted the authority of the state to extract money far beyond the tithe. Christians have agreed. Pagans have affirmed the right of the tax collector to require comprehensive income records from every taxpayer. Christians have agreed. Yet any suggestion that a church's officers possess a similar right would be met with total opposition by church members. No one suggests that such authority is possessed by the church. Well, not quite. No one other than me. I argue that every *voting* church member must prove that he tithes, and this requires him to submit such records to the elders.[16] But no one agrees with me. Protestant churches offer voting membership to any adult who joins. Non-tithing members are given the right to vote for leaders who will decide how to spend the church's money.

D. Revolt: Tax or Tithe

If it is wrong for the state to collect taxes beyond the tithe, is it right for citizens to revolt when taxes exceed the tithe? Not if they can change the law legally. Not if they can legally beat the tax system individually. A tyranny involves more than high levels of taxation.

15. Gary North, *Disobedience and Defeat: An Economic Commentary on the Historical Books* (Dallas, Georgia: Point Five Press, 2012), ch. 14.

16. North, *Tithing and the Church*, ch. 3.

Tax rates identify a tyranny, but tyranny is a comprehensive system. The Bible identifies as rebellious every civil government that does not acknowledge the God of the Bible as sovereign. The biblical answer to such rebellious civil authority is not armed revolt. The answer is evangelism, followed by the introduction of a new civil covenant. A new personal covenant is only the beginning of the Great Commission. *The long-term goal is a new civil covenant*. This is an implication of the Great Commission: "And Jesus came and spake unto them, saying, All power is given unto me in heaven and in earth. Go ye therefore, and teach all nations, baptizing them in the name of the Father, and of the Son, and of the Holy Ghost: Teaching them to observe all things whatsoever I have commanded you: and, lo, I am with you alway, even unto the end of the world. Amen" (Matt. 28:18–20). The Great Commission has judicial implications for civil government. It is not limited to souls-only evangelism.[17]

Jesus told His followers to obey the Pharisees, even though He knew that they taught men's traditions rather than the Mosaic law. "Then spake Jesus to the multitude, and to his disciples, Saying, The scribes and the Pharisees sit in Moses' seat: All therefore whatsoever they bid you observe, that observe and do; but do not ye after their works: for they say, and do not. For they bind heavy burdens and grievous to be borne, and lay them on men's shoulders; but they themselves will not move them with one of their fingers" (Matt. 23: 1–4). He knew the religious leaders were hypocrites; nevertheless, He told His followers to obey them. Why? Because the Old Covenant had not yet been annulled historically. The temple still stood. Until the sacrificial fires were extinguished forever, the religious leaders possessed legitimate authority. The Christians would have to wait for deliverance. It came in A.D. 70.[18]

There is no need to hurry when it comes to throwing off a self-imposed tyranny. God will eventually destroy it. His people must work to replace it, not through violence, but through principled non-violent resistance and political mobilization. (Educating their children with an explicitly Christian curriculum is basic to such a strategy.) The apostles refused to obey when told not to preach the gospel (Acts. 5:29), but they willingly suffered the consequences of this disobedience. "[A]nd when they [the Jewish council] had called the apostles,

17. Kenneth L. Gentry, Jr., *The Greatness of the Great Commission: The Christian Enterprise in a Fallen World* (Tyler, Texas: Institute for Christian Economics, 1990), ch. 10.

18. David Chilton, *The Great Tribulation* (Tyler, Texas: Dominion Press, [1987] 1997).

and beaten them, they commanded that they should not speak in the name of Jesus, and let them go. And they departed from the presence of the council, rejoicing that they were counted worthy to suffer shame for his name. And daily in the temple, and in every house, they ceased not to teach and preach Jesus Christ" (Acts 5:40b–42).

Conclusion

Jesus made it clear that the state is entitled to taxes. He implied that the church is also entitled to tithes. If we do not turn to the Old Testament to find out what the limits of taxes and church contributions are, we shall forever be caught between the tax collector and the church in their quest for funding. The Old Testament provides information on these limits. For the church, the limit is 10% of our net income. For the state, the limit is less than 10% (I Sam. 8:15, 17). The state does not have the right before God to extract from residents as high a percentage as the church has the right to demand of its voting members. Any state that demands as much as 10% is a tyranny. The total level of taxation, from local civil government upward, must be less than 10% of a person's net income.

The modern church does not believe this applies in the New Covenant. The result is a church that does not have the courage to demand tithes of its voting members, and a state that cannot resist extracting four or five times the tithe. Christians have sought to starve God's church by refusing to tithe. *Meanwhile, the messianic state extracts their wealth unmercifully*. The Bible identifies what God is legally entitled to and what the state is legally entitled to. This, the world has refused to do. The result in our day is the widespread acceptance of the welfare state. The end result of this is personal dependence on the state and social bankruptcy. God is not mocked.

50

THE WIDOW'S GIFT AND GRADUATED TAXATION

> *And he looked up, and saw the rich men casting their gifts into the treasury. And he saw also a certain poor widow casting in thither two mites. And he said, Of a truth I say unto you, that this poor widow hath cast in more than they all: For all these have of their abundance cast in unto the offerings of God: but she of her penury hath cast in all the living that she had.*
>
> LUKE 21:1–4

The theocentric issue here is God as omniscient: He searches people's hearts and then sovereignly imputes value to their actions. This is God as transcendent but also present: point one of the Biblical covenant.[1]

A. Interpersonal Comparisons of Subjective Utility

This passage rests on an assumption: *God has the ability to make accurate interpersonal comparisons of subjective utility*. Jesus announced that the poor widow had given away more than the rich men had given collectively. They had given away only a small fraction of their wealth, but the widow had given all of her money. Jesus looked into their minds and hers, and He drew conclusions regarding comparative rates of sacrifice. His conclusion: giving away all the money that a person owns is a greater sacrifice than giving away only part of the money that another person owns.

Is this observation universally true? If it is, should civil governments adopt this principle to guide tax policy?

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 1. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 1.

1. Subjective Value Theory

In Chapter 14, I discussed the epistemological problem of making interpersonal comparisons of subjective utility. This is a major logical problem of all modern economic theory, which is grounded in epistemological subjectivism. The problem appears to have no solution in terms of the presuppositions of subjective economics. As I wrote, "The presumed inability of economists or anyone else to make scientifically valid interpersonal comparisons of subjective utility is a fundamental flaw of modern economic theory. Economists rarely discuss this problem because it has not been solved scientifically or philosophically. To get from the subjective utility scales of individuals to objective social utility is scientifically impossible, according to the logic of individualism. This strips economic theory of all relevance for social policy. But economists want to believe that what they teach can become relevant for social policy. So, they ignore this epistemological problem. They offer policy suggestions to politicians and bureaucrats as if it had been solved." If there is a solution, we have waited for over seven decades for someone to prove it.

To make comparisons between two people's individual utilities, the evaluator has to assume that there is *a common value scale* between them. The evaluator must also be able to intuit this scale on the basis of *introspection*. This common value scale must exist in order for the assessment to be accurate. For example, if the widow had been a religious fanatic who believed that all money is cursed, her gift would not have constituted a great sacrifice. She was merely getting rid of something that would destroy her. In her opinion, she was exposing the recipients of her money to a curse. But, while the widow in theory could have been operating in terms of such a view of money, Jesus and His listeners assumed that she was basically like most people. Giving away her last coins was a major sacrifice on her part, evidence of her trust in God to supply her with additional money in the near future.

I wrote also this in my conclusion to Chapter 14: "Modern subjectivist economic theory denies the existence of a common ethical standard, common tastes, or a common evaluator on the day of judgment. It affirms that each person is different. This destroys the concept of a common humanity. It therefore destroys the possibility of a common objective scale of values linking all men. This means that there can be no scientifically valid interpersonal comparisons of subjective utility. Nevertheless, we make such comparisons all the time. . . ." Jesus'

comparison rested on the assumption of a common humanity with common values. He could not otherwise have compared accurately the collective value of the rich men's gifts with the widow's.

2. Grading Examinations

Let me use an analogy based on classroom examinations and grading. Jesus graded the woman's performance in terms of her economic capacity. He did the same with her fellow students. He gave her a higher grade, even though her competitors received higher numerical scores.

A grading system that ignores everyone's numerical score and substitutes a teacher's subjective estimations of the intellectual capacity of each student would destroy the examination system, because it would destroy the predictability of any relationship between performance and reward. The brighter students would conclude that no teacher is able to make such comparisons regarding students' intellectual gifts. They would regard the grading system as unfair, arbitrary, and therefore not worth studying for.

Yet, not only does this passage teach that God can make such comparisons, it assumes that other people can do this, too. Jesus would not have used this example to make His point regarding the sacrificial nature of giving, had He not expected His listeners to understand Him and agree with Him.

3. Applications

This raises the issue of application. What did Jesus want His listeners, including us, to do with this information? I think most readers would agree with His point: the widow gave more sacrificially than the rich men did. She was putting her life at risk. What if she could not earn another coin? Where would her next meal come from? She was trusting God to care for her. Her trust was greater than the trust of the rich donors. By giving more sacrificially, Jesus said, she gave more, economically speaking.

But what can we legitimately do with this information? We can praise the widow. We can pray to God for comparable trust in Him and His care for His people, so that we can become more like the widow. We can also remind ourselves that the generosity of the rich does not impress God. But we cannot do much more than this.

We cannot run a business or a government or a church on such a principle of sacrificial giving. We surely cannot afford to sell new

cars to poor widows who are willing to pay everything they own to buy one. We cannot legitimately establish a tax system that is based on the assumption that tax collectors can make interpersonal comparisons of everyone's subjective utility, as if they can know what the comparative psychological burden of each taxpayer is and assess an equal psychological burden for all taxpayers by assessing unequal numerical rates of taxation. We cannot run a church this way, because the church is governed by the principle of the tithe: a flat rate of 10 percent.[2] Then why did Jesus raise the question of the widow's gift?

B. Another Challenge to the Religious Leaders

Immediately preceding His assessment of the donors' gifts, Jesus had announced: "Beware of the scribes, which desire to walk in long robes, and love greetings in the markets, and the highest seats in the synagogues, and the chief rooms at feasts; Which devour widows' houses, and for a shew make long prayers: the same shall receive greater damnation" (Luke 20:46–47). These men wanted public acclaim and approval. They were in fact thieves. They devoured widows' estates. They appeared to be righteous. They were not. They loved acclaim more than they loved justice.

Jesus was once again pulling them down from their lofty positions. Their damnation, He said, will be worse than the damnation handed out to common criminals. On judgment day, God will compare their lofty claims of righteousness with their actual performance. This is why they will be damned with greater pain. God expects more from those who have been given more information (Luke 12:47–48).[3]

With His assessment of the widow's two mites, Jesus made a judicial point. With respect to the final judgment, He said, God will hand out negative sanctions and positive sanctions, first, in terms of His knowledge of each person's innate capacities. Second, He will grade redeemed men in terms of what they did in history in relation to His holy law, which is written in their hearts (Heb. 8:10; 10:16). Third, He will judge Old Covenant saints in terms of what His revealed law said, although it was not written on their hearts. Fourth, He will judge covenant-breakers in terms of the work of the law written on

2. Gary North, *The Covenantal Tithe* (Powder Springs, Georgia: American Vision, 2009); Gary North, *Tithing and the Church* (Tyler, Texas: Institute for Christian Economics, 1994).

3. Chapter 28.

their hearts (Rom. 2:15–16).[4] Fifth, He will grade all men in terms of what they understood about their responsibilities and were capable of obeying. Being infinite, God can justly hand out final rewards and punishments in terms of an objective standard—God's Bible-revealed law—and also in terms of what men knew subjectively and what the did objectively in history.

No man can exercise such comprehensive, complex judgment in history. No earthly institution has been established by God with the covenantal, oath-bound authority to do this. Such a human institution would become arbitrary and corrupt very soon. Its defenders would be claiming its divinity, and by implication, the divinity of its employees acting collectively.

C. The Graduated Income Tax

In 1912, A. C. Pigou's book appeared, *Wealth and Welfare*. He was a professor of economics at Cambridge University. In this book, and in his more famous *Economics of Welfare* (1920), he argued for higher rates of income taxation on the rich. He defended his recommendation by an appeal to subjective value theory.

The marginalist revolution of the 1870s by 1912 had led most economists to conclude that the subjective value to the individual of each additional unit of monetary income is worth less than the previous unit. He satisfies his highest remaining wants with each additional monetary unit; therefore, each additional unit is worth less to him, for it satisfies wants of reduced value. Then Pigou made a leap of faith. He said that an additional monetary unit in a rich man's income stream is worth less to him than an additional unit is worth to a poor man. The poor man will satisfy much higher-level wants with his additional monetary unit than the rich man will satisfy on his scale of wants.[5]

This sounds similar to Jesus' assessment of the widow's mite. The logic of Jesus' assessment rests on something like Pigou's comparisons. We recognize the truth of both. But there is this crucial difference: Jesus did not recommend any institutional policy on the basis of His assessment of the widow and the rich donors. Pigou did. Jesus was talking about God's final judgment and men's ability to understand today the righteousness of God's final judgment. He was not

4. Gary North, *Cooperation and Dominion: An Economic Commentary on Romans*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 3.

5. A. C. Pigou, *The Economics of Welfare*, 4th ed. (London: Macmillan, 1932), pp. 89–91.

recommending that men delegate to civil government the authority to impose graduated taxes backed up by the threat of public sanctions. Jesus did not assume that tax collectors possess God's ability to make precise interpersonal comparisons of individuals' subjective utilities, nor do they possess His ability to make precise subjective assessments of other men's actions in relation to their varying individual capacities to understand and obey His objective law.

Pigou was implicitly asserting that tax policy should be formulated in terms of an assumption, namely, that tax collectors have the ability to mimic God's final judgment, including the imposition of negative sanctions for anyone's failure to pay taxes. This was exactly what politicians wanted to hear. The income tax was imposed in England in 1911. It was about to be voted on in the United States in 1912.[6]

Pigou's message was what economists wanted to hear, too. They wanted to believe that they, as neutral scientists, possess the ability to make such comparisons accurately and then advise politicians regarding socially optimum rates of graduated taxation. This unique scientific ability makes economists indispensable in setting public policy.

It may have seemed as though Pigou was a disinterested scholar. He was anything but disinterested. He was a secret admirer of the Bolsheviks. He had been corresponding with various Bolshevik leaders in exile as early as 1905.[7] In the 1920s, he secretly recommended to the Soviet spy apparatus operating in England the names of businessmen who might engage in Soviet trade. The businessmen had no idea he had suggested them.[8] In 1937, he wrote the following: "If, then, it were in the writer's power to direct his country's destiny, he would accept, for the time being, the general structure of capitalism; but he would modify it gradually. He would use the weapon of graduated death duties and graduated income tax, not merely as instruments of revenue, but with the deliberate purpose of diminishing the glaring inequalities of fortune and opportunity which deface our present

6. The imposition of an income tax by the United States government required a Constitutional amendment. The 16th amendment was voted on in 1912. It did not pass, according to the legal requirements governing amendments. Thirty-six of the 48 states had to ratify it to amend the Constitution. At least 16 states did not ratify it, or did not ratify it properly. But the U.S. government announced that it had passed, and in 1913, the government levied a graduated income tax. On the failure of the amendment to pass, see R. W. Beckman and W. Benson, *The Law That Never Was*, 2 vols. (South Holland, Illinois: Constitutional Research Associates, 1985, 1986).

7. John Costello, *Mask of Treachery* (New York: Morrow, 1988), p. 646n. He cites Richard Deacon, *The British Connection* (London: Hasmish Hamilton, 1979), pp. 66–67.

8. *Ibid.*, pp. 170–71.

civilization. He would take a leaf from the book of Soviet Russia and remember that the most important investment of all is investment in the health, intelligence and character of the people."[9] When Pigou spoke of graduated income taxation as a weapon, he spoke correctly. In the *Manifesto of the Communist Party* (1848), Marx and Engels anonymously recommended a system of graduated income taxation as step two of 10 steps to move a nation into socialism.[10] Pigou was following the Party Line, but with a more sophisticated argument.

In 1932, Lionel Robbins offered his critique of the use of the concept of declining marginal utility to justify graduated income taxes. He said that it is impossible for economists to make scientifically valid interpersonal comparisons of subjective utility.[11] He was correct. The problem was, this denial also applied to all known examples of social policy. This means that economists, as scientists, must stay silent regarding the costs and benefits of any public policy. Roy Harrod made this point in response to Robbins in an essay in the *Economic Journal* in 1938. In a 1939 response, Robbins backed away from his sweeping statement regarding the limits of economics in policy-making. He did not explain why his earlier argument had been wrong. He merely affirmed the ability of economists to make some policy recommendations. So, the debate ended. Graduated income taxation is with us still, and most economists seem content with it in principle.

The Bible lays down the principle of the tithe: a flat tax imposed by God on His people for the support of the institutional church. No church enforces this on its voting members. No church has a separate category of membership—voting members—which mandates the tithe. God imposes the requirement, but churches have not dared to enforce it. The tithe has become a matter of conscience.

What is true of the modern church is not true of the modern state. The modern state mandates different rates of taxation according to income levels. It does so in the name of social justice or fairness. Rich people are supposed to pay their "fair share." Their fair share is always officially higher—before special-interest loopholes are quietly inserted into the tax code—than the tax rates imposed on a majority of the voters by the politicians.[12]

9. A. C. Pigou, *Socialism Versus Capitalism* (London: Macmillan, 1937), pp. 137–38.

10. Karl Marx and Friedrich Engels, *Manifesto of the Communist Party* (1848), end of Part II.

11. Lionel Robbins, *An Essay on the Nature & Significance of Economic Science*, 2nd ed. (London: Macmillan, 1935), pp. 136–41.

12. Gary North, "The Politics of the 'Fair Share,'" *The Freeman* (Nov. 1993).

Conclusion

When the widow donated every coin that she had, she sacrificed a great deal. Her gift was more impressive as a token of her faith than the larger gifts made by rich men. Jesus used this example to make a point: *God is not greatly impressed by gifts from the rich*. He is also not greatly impressed by rich scribes who steal from widows.

The fact that the widow gave more, in the sense of having trusted God more, is not to become the basis of a graduated taxation scheme. Jesus did not say that the officials of the state can accurately make interpersonal comparisons of subjective utility. Every piece of legislation is based on some view of benefits and losses to members of society, which means that there is a vague way to assess broadly a society's social utility, but any suggestion that policy-makers can perceive fine distinctions of men's comparative assessments of value is fraudulent.

To protect church members from guilt manipulation or actual extortion for receiving the sacraments, God established the limit of the tithe. He also revealed to Israel that a level of civil taxation as high as the tithe is tyranny (I Sam. 8:15, 17).[13] So, the suggestion that the ability of people to make broad comparisons of subjective utility cannot be used legitimately to justify a scientific case for graduated taxation or graduated tithing.

13. Gary North, *Disobedience and Defeat: An Economic Commentary on the Historical Books* (Dallas, Georgia: Point Five Press, 2012), ch. 14.

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DOMINION THROUGH SERVICE[1]

> *And he said unto them, The kings of the Gentiles exercise lordship over them; and they that exercise authority upon them are called benefactors. But ye shall not be so: but he that is greatest among you, let him be as the younger; and he that is chief, as he that doth serve. For whether is greater, he that sitteth at meat, or he that serveth? is not he that sitteth at meat? but I am among you as he that serveth. Ye are they which have continued with me in my temptations. And I appoint unto you a kingdom, as my Father hath appointed unto me; That ye may eat and drink at my table in my kingdom, and sit on thrones judging the twelve tribes of Israel.*
>
> LUKE 22:25–30

The theocentric issue here God as the source of all authority: point two of the biblical covenant.[2]

A. Church Hierarchy

Jesus here set forth a unique view of the sacrament of the Lord's Supper. The kingdom of God is revealed through the sacraments, but the Lord's Supper has a heavenly model. The apostles will eat and drink with Christ in heaven. They will also judge the 12 tribes of Israel. "Verily I say unto you, That ye which have followed me, in the regeneration when the Son of man shall sit in the throne of his glory, ye also shall sit upon twelve thrones, judging the twelve tribes of Israel" (Matt. 19:28). Rendering judgment is an aspect of the Lord's Supper that is rarely mentioned in churches, yet here Jesus made this the

1. This is adapted from chapter 41 of Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012).

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 2. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 2.

focal point of this sacrament. *The communion meal is linked to a major aspect of dominion: rendering judgment*.

"He that is greatest among you, let him be as the younger; and he that is chief, as he that doth serve" (v. 26). Jesus here made it plain that *dominion is a legitimate goal*. But it is a peculiar kind of dominion. *To be great, one must serve*. To give commands, one must serve those who are commanded. This implies hierarchy. God has placed man over the creation (Gen. 1:27–28).[3] Some men are placed legally over other men. This is the doctrine of *judicial representation*—also part of point two. The question is: What are the legitimate means of attaining dominion?

1. Rule by Princes

We begin, as Jesus did, with a description of ecclesiastically illegitimate means. Jesus said that the princes of the gentiles exercise authority over their subordinates. This means that they issue commands, and these commands must be followed. This is the kind of authority that Jesus exercised over sickness. When the Roman centurion described his own authority over his troops as analogous Jesus' authority over illness, Jesus praised this confession of faith. He healed the man's servant from a distance, which the centurion had affirmed that He could do, so great was His authority (Matt. 8:8–10). But this form of military command is not the model for the church's government. The military is a subset of civil government. The military serves the nation. Officers serve the nation best by placing at risk their lives and the lives of their men. Yet, even here, the wise officer places his men's interests above his own. He protects his men's lives before he protects his career. He obeys orders that place his men at extreme risk, not to advance his career, but to serve as a model for his men. A battle plan sometimes involves the deliberate sacrifice of some units. Even here, the Western military tradition encourages volunteerism: high-risk operations are very often staffed by volunteers or special forces.

Jesus was speaking to His disciples in their capacity as church members. He was not speaking to a group of soldiers. The principle of leadership that He laid down here is not appropriate for the army, whose task, as one aphorism puts it, is "to kill people and break things." Leaders in the church are supposed to be servants, not mil-

3. Gary North, *Sovereignty and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), ch. 3.

itary commanders. The proper way to authority in the church is the way of service. Paul made this clear in his first epistle to Timothy. "A bishop then must be blameless, the husband of one wife, vigilant, sober, of good behaviour, given to hospitality, apt to teach; Not given to wine, no striker, not greedy of filthy lucre; but patient, not a brawler, not covetous; One that ruleth well his own house, having his children in subjection with all gravity" (I Tim. 3:2–4).[4] The person described here is self-sacrificing.

That this is the avenue to ecclesiastical authority is not intuitively obvious. The exercise of power is the more common avenue to public greatness. The strong man compels obedience. He also rewards it. He governs by means of sanctions, positive and negative.

2. Ecclesiastical Service

But how is this different from authority in the church? The distinction is not easy to state. For example, we can say that the way to authority in the church is through service to those without any power, but this is not true in a church where members vote. The members have sanctions to impose. They vote to hire or fire a pastor. They vote for officers. If a man's goal is high office, the favor of those possessing these sanctions is surely valuable to him. Similarly, in the worldly quest for power, men serve those who possess greater power. They subordinate themselves to those who can reward them. But church members who vote can also reward others with leadership positions. Those seeking authority do subordinate themselves to those with the votes. Where, then, is the distinction between church authority and other forms of authority? What did Jesus mean when He said, "But it shall not be so among you"?

Christ's personal service was service unto death. He did not die to placate men. He died to placate God. Service in the church is to be analogous. *The legitimate road to dominion is through service to those who cannot repay*. God will raise up such a servant to a position of leadership. Yet, in the modern church where members vote, almost everyone can repay. This is also true in civil government. To understand what Jesus was getting at, we must consider His era.

In the gentile world in Jesus' day, democracy was a relic of the past. Rome had moved from a republic to an empire under Caesar Augustus in the generation before Jesus' birth. The trappings of rep-

4. Gary North, *Hierarchy and Dominion: An Economic Commentary on First Timothy*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), ch. 4.

resentative government were still visible, but not the substance. To gain and hold power, men had to seek favor with members of the oligarchy that held permanent power. The people could not grant political office or withhold it from those above them. There was no public veto over the affairs of state. Power was granted from above.

When it came time to replace Judas, the 11 apostles made the decision regarding who would be the two candidates. Then they turned it over to God. "And they appointed two, Joseph called Barsabas, who was surnamed Justus, and Matthias. And they prayed, and said, Thou, Lord, which knowest the hearts of all men, shew whether of these two thou hast chosen, That he may take part of this ministry and apostleship, from which Judas by transgression fell, that he might go to his own place. And they gave forth their lots; and the lot fell upon Matthias; and he was numbered with the eleven apostles" (Acts 1:23–26). On what basis did the apostles narrow the list of candidates? The text does not say, but we know what it was from Jesus' words: those in authority decided in terms of the service displayed by the two men. The standard was not service to the apostles, but service to the congregation.

Those with power in the church must heed Christ's words. They should use service to others as the criterion for screening the candidates for high office. It is clear from the passage in Acts that democracy was not part of their screening procedure. They could lawfully use the casting of lots to allow God to make the final decision. This practice had to be replaced in A.D. 70: the fall of Jerusalem, when judicially authoritative divine revelation ceased. Then to what extent is Acts a legitimate model for today?

3. Church Hierarchy

Hierarchy has not been annulled. How do Jesus' words apply to church hierarchy? First, there must be a screening procedure. The standard of service to others must be applied by those who are not being served. The screening committee must not become self-serving or self-perpetuating. It must not choose its successors based on service to the personal interests of members of the hierarchy. Committee members must be able to perceive that a potential candidate is active in his service to the members.

Second, there must be more than one candidate for each office. The screening committee can and must apply the criteria, but it must not assume that only one person is capable of holding office. This assumes too much wisdom on the part of a committee. Committees are

rarely creative. They function best as nay-sayers. They veto bad ideas. They should decide only what things in general should be done and not done, and to hire and fire the senior officer. Implementation must be left to individuals who answer to the committee.

Third, there must be third-party sanctions. Someone other than the screening committee must have the final decision. In the case in Acts, God was the third party. To lodge final authority in the representative body is to create an implicit tyranny. Representatives should always face a veto by those represented. As in the case of a committee, the larger association that comprises those who are represented cannot both devise and implement specific policies. They cooperate with each other in a joint structuring of general goals. Then they choose a manager who will implement these general goals in specific instances. But they cannot escape responsibility before God. If their leaders fall, they fall (Lev. 4).[5]

The gentiles served those above them. Obedience to an ever-more narrow hierarchy was the way to power. Rulership was a matter of coercion: issuing orders to those below. The authority to issue orders was seen as the great prize. Jesus announced a different system of hierarchy: the principle of servanthood. Instead of issuing orders to those beneath him, the ruler is to serve them. Coercion is thereby minimized.

B. Servants' Rights

Men pervert this rule when they seek leadership roles by serving only those who can repay them with the robes of authority. They imitate rebellious Absalom, who stood in the city's gates and promised justice to all men.[6] They pretend to serve. They flatter those ostensibly served in a strategy to gain the power to issue orders. They become cortiers to the crowd.[7]

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5. Gary North, *Leviticus: An Economic Commentary* (Tyler, Texas: Institute for Christian Economics, 1994), ch. 4.

6. "And Absalom rose up early, and stood beside the way of the gate: and it was so, that when any man that had a controversy came to the king for judgment, then Absalom called unto him, and said, Of what city art thou? And he said, Thy servant is of one of the tribes of Israel. And Absalom said unto him, See, thy matters are good and right; but there is no man deputed of the king to hear thee. Absalom said moreover, Oh that I were made judge in the land, that every man which hath any suit or cause might come unto me, and I would do him justice! And it was so, that when any man came nigh to him to do him obeisance, he put forth his hand, and took him, and kissed him. And on this manner did Absalom to all Israel that came to the king for judgment: so Absalom stole the hearts of the men of Israel" (II Sam. 15:2–6).

7. Ray Eldon Hiebert, *Courtier to the Crowd: The Story of Ivy Lee and the Development of Public Relations* (Ames, Iowa: Iowa State University Press, 1966).

How can those being served protect themselves? First, by not consenting to a system of centralized administrative law. They must keep church government weak. All government is a system of hierarchy, but the biblical model for church and state (but not family) is a bottom-up hierarchy. Rulers are judges who hear disputes (Ex. 18).[8] They are to honor biblical law, including Mosaic case laws that have not been annulled by the New Testament.[9] Court decisions become precedents. But the common law ideal of judges-made law (the many) is as anti-biblical as the Roman law ideal of legislature-made law (the one). Both views make man the law-giver. Neither can reconcile the one and the many. Biblical law does.

Second, those served must exercise judicial sanctions from time to time. They must decide who will rule over them. In doing so, they exercise a veto over the decisions of the representative body, either directly or indirectly.

Third, members must decide whether to remain in covenant with a local congregation. Competition among congregations is as good a thing as competition among candidates for church office. Servants should be allowed to vote with their feet. Original sin teaches that men cannot be trusted with unilateral power. If power is exercised only downward, the result is tyranny. If a self-appointing hierarchy determines the distribution of the inheritance, those who provide the funding should reduce that inheritance by transferring their membership and their tithes.

C. Dominion Through Service: Free Market

The free market order is based on a principle of service analogous to the one that Jesus set forth as binding in the church. The producer must serve the customer if he wishes to maximize his return. He must act in the present as a representative of future customers. He must forecast what they will be willing and able to pay in the future. Then he must enter the market for production goods. He must buy or rent them, store them, restructure them, store the finished consumer products, advertise them, and deliver the to paying customers. If he misforecasts customer demand, he will produce losses. If he forecasts correctly, he will produce profits.[10]

8. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 1, *Representation and Dominion* (1985), ch. 19.

9. *Ibid*., Part 3, *Tools of Dominion* (1990).

10. Frank H. Knight, *Risk, Uncertainty and Profit* (Boston: Houghton Mifflin, 1921).

1. Sovereignty and Authority

What distinguishes this form of service from hierarchical authority is the horizontal nature of the relationship between buyer and seller. Each possesses *legal sovereignty* over his asset. Neither posseses legal sovereignty over the other person or the other person's assets. The economic relationship is horizontal.

A customer is legally sovereign over his own money. He decides whether or not to buy an item offered for sale. The seller has no legal compulsion over him in a free market economy. The seller has a legal claim on his own products, but he does not have a legal claim on the customer's money. The seller of goods is legally sovereign over what he owns, just as the customer is legally sovereign over what he owns. But the customer is dominant. Why? Because he possesses the most marketable asset: money. The seller owns a specialized asset. It has a much narrower market. There are far fewer people rushing to give him money in exchange for his asset than there are sellers who are pursuing customers for their money. The customers, because they own money, are economically dominant.

In rare instances, the producer is dominant. These cases usually are unique life-and-death situations. The physician at the scene of an accident is dominant over a critically injured person. The injured person is not in a position to negotiate. But such cases are exceptions, and juries in disputes over payment possess the authority to overturn the terms of the verbal contract on behalf of the buyer. The general market principle is this: *customers are economically dominant over producers.* While both parties are buyers and both are sellers, he who sells money is considered the buyer. He is economically dominant because he owns the most marketable commodity.

To maximize their returns, sellers must conform to the demand established by buyers. The legal structure of the free market is not a pyramid-like hierarchy. *Sellers and buyers meet on equal legal terms: as owners of marketable assets*. Neither is legally sovereign over the other. Neither can compel the other to meet his demands. The only negative sanction that either of them can impose on the other is the refusal to enter into an exchange. The free market is therefore not a covenantal institution.

2. Covenant vs. Market

In a covenantal institution, there is a hierarchy of legal authority. Subordinates take an oath before God that they will defer to the

decisions of ordained superiors. They owe them allegiance, for they owe God allegiance, and their superiors represent them before God (Lev. 4).[11] The superior has a legal claim on his subordinates.

This is not the legal relationship between buyers and sellers in a free market economy. Any attempt to insert the legal structure of a covenant into market relationships undermines the authority of money-owning customers. Other customers, who do not possess sufficient assets, or who wish to use their assets for other purposes, sometimes call for the state to redistribute wealth. They sometimes call on the state to compel producers to meet their demand at below-market prices by legally forbidding the bids of competing customers. The substitution of one party's legal sovereignty over mutual exchange undermines the economic authority of customers in general.

Legislation favoring certain groups is introduced and passed on the basis of a deception. The public is told that the legislation protects an entire group, when it really favors one segment of this group at the expense of most of the other members of the community. A politically successful segment of the larger population gains protection by law from competition from other segments. *Above-market economic returns are legislated for the benefit of a subgroup*. The higher these returns, the fewer the beneficiaries: fewer participants to share the loot.

Consider legislation passed in the name of *producers' sovereignty*: tariffs, import quotas, cartels, quality controls, price floors, compulsory trade union laws, and licensing. Or consider legislation passed in the name of *consumers' sovereignty*: price ceilings, quality controls, laws barring racial discrimination in renting or selling, and rationing. All such legislation annuls the legal sovereignty of *excluded* producers and customers over their own property. It forcibly removes them from the competitive bidding process. In doing so, it restricts the market, thereby lowering the division of labor and reducing output per unit of resource input. It reduces the wealth of those discriminated against, all in the name of the public interest. In the name of a "government-business partnership," it revokes the legal sovereignty of politically unskilled producers. In the name of "consumerism," it revokes the legal sovereignty of politically unskilled customers.

11. Gary North, *Boundaries and Dominion: An Economic Commentary on Leviticus*, 2nd ed. (Dallas, Georgia: Point Five Press, [1994] 2012), ch. 4.

Conclusion

The principle of top-down hierarchical service by rulers governs the three institutional covenants: ecclesiastical, familial, and civil. A covenant is bound by an oath to God, implicit or explicit. It involves legal claims. *Where hierarchy is covenantal, rulers are supposed to seek dominion by serving the needs of their subordinates*. God honors those with the power to enforce their will on others when they restrain themselves and sacrifice their own interests for the sake of their subordinates. This is what Jesus did in both of His offices: God and man.

This rule governs all men: "Let nothing be done through strife or vainglory; but in lowliness of mind let each esteem other better than themselves. Look not every man on his own things, but every man also on the things of others" (Phil. 2:3–4). But it especially governs those rulers who have been entrusted with delegated authority from God and man. The structure of authority is vertical.

Free market authority is contractual, not covenantal. A contract is not established by a formal oath before God. It is established through voluntary mutual agreement. The customer is supreme in the free market. This is because he owns the most marketable commodity: money. Producers must serve customers. The structure of service is horizontal because the free market is not a covenantal institution. It is an extension of the individual. The individual who produces something for sale to others must serve their desires. The principle of service to others governs the free market. Individuals serve each other through mutually beneficial exchange. This is not hierarchy except in the general economic sense that the customer is dominant because he possesses the most marketable commodity, money.

CONCLUSION

And seek not ye what ye shall eat, or what ye shall drink, neither be ye of doubtful mind. For all these things do the nations of the world seek after: and your Father knoweth that ye have need of these things. But rather seek ye the kingdom of God; and all these things shall be added unto you. Fear not, little flock; for it is your Father's good pleasure to give you the kingdom. Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth. For where your treasure is, there will your heart be also.

LUKE 12:29–34

This is the same economic message that Jesus offered in the Sermon on the Mount. "Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things. But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you" (Matt. 6:31–33).[1]

This message runs counter to man's fallen nature. Man finds himself in a cursed world. God cursed the ground in response to Adam's sin. He also cursed Adam's work (Gen. 3:17–19). Fallen man battles nature to secure his daily bread. The war between man and nature is economic. Man seeks to squeeze productivity out of nature.

Free market capitalism is the most successful method in history for squeezing productivity out of nature. It is mankind's most successful means for reducing the economic effects of God's curse of the ground. For example, air conditioning today overcomes the sweat on most industrial workers' brows. Farmers ride in air conditioned tractors. The question is: Can a society maintain its commitment to the

1. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 15.

curse-reducing free market social order when Christian faith wanes? Will God allow the curse of the ground to be progressively reduced in a social order that denies God?

The modern humanistic economist argues that the free market social order is autonomous. It supposedly does not rest on religious presuppositions. It brings blessings to every society that embraces it, irrespective of the nation's theology. In short, "My power and the might of mine hand hath gotten me this wealth" (Deut. 8:17a).[2] This, too, is a theology: the theology of autonomous man. Free market economic theory is one of many religions of the kingdom of man that compete for men's allegiance: *the kingdom of economic growth*. As Robert Nelson has described it, "Economists think of themselves as scientists, but as I will be arguing in this book, they are more like theologians. . . . Economic efficiency has been the greatest source of social legitimacy in the United States for the past century, and economists have been the priesthood defending the core social value of our era."[3]

A. The Accumulation of Treasure

Jesus said that covenant-keepers have God on their side in the battle against scarcity. They will not starve. God will provide whatever His servants require to accomplish their God-assigned tasks. God will not abandon them.

But there is a conditional aspect of this promise. God requires covenant-keepers to forego the quest for earthly treasure. They must not become caught up in the endless quest for more. Such a quest reveals men's lack of faith in God. It reveals their worship of mammon: the internal, insatiable god of "more for me in history."[4]

Men seek protection from the unpredictable hazards and burdens of life. This is legitimate: an appropriate response to God's curse of the ground. The question is: *Where should men seek this protection*? In God or in their possessions? Where are men's economic reserves? In God or in gold? Life is a challenge because it is unpredictable and because sin is loose in the world. To accumulate sufficient gold to match the level of reserves offered free of charge by God, a covenant-keeper would have to accumulate a mountain of gold. Even this would not

2. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 21.

3. Robert H. Nelson, *Economics as Religion: from Samuelson to Chicago and Beyond* (University Park, Pennsylvania: Pennsylvania State University Press, 2001). p. xvi.

4. Chapter 39.

be sufficient, for gold can be stolen. Nature cannot supply sufficient reserves to match the reserves promised by God. Furthermore, nature drives a very hard bargain. "For what shall it profit a man, if he shall gain the whole world, and lose his own soul?" (Mark 8:36).[5] Treasure is a good thing. Jesus said repeatedly that covenant-keepers are supposed to amass it. But located where? In heaven or on earth?

Most men seek earthly treasure, or at least they dream of attaining it. This quest is a huge mistake, Jesus told His disciples. Men should seek heavenly treasure. Jesus told them that God was going to give them the kingdom. They were therefore not to fear. Fear what? The world, with all of its shortages. "And seek not ye what ye shall eat, or what ye shall drink, neither be ye of doubtful mind" (Luke 12:29).[6]

The Gospel of Luke presents Jesus as a harsh critic of earthly riches. The same Jesus appears in the other Gospels, but Luke's Gospel presents events in the ministry of Jesus that focus on the snares and cares of riches.[7] It should be obvious to anyone who reads Luke carefully that the author was highly suspicious of riches. In this respect, he faithfully followed the teaching of Jesus.

How does a God-fearing person accumulate treasure in heaven? By surrendering treasure in history. Jesus told the rich young ruler, "Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth. For where your treasure is, there will your heart be also" (Luke 12:33–34).[8] There is a *currency exchange market* in history where covenant-keepers (though not covenant-breakers) can buy eternal treasure. They can build up treasure that they will collect beyond the grave. It takes great faith to believe this. Such faith is available only as a gift from God. Covenant-keepers must learn to trust God for everything that they need in this life, as well as for their access to eternal life. God monitors their faith in His promise of eternal life by viewing their responses to His promises regarding temporal life.

B. Trusting God

1. What Not to Trust

Jesus taught His disciples that they were supposed to trust only in God for everything important in this life. They could no longer

5. Chapter 19.
6. Chapter 26.
7. Chapter 15.
8. Chapter 42.

trust their own families. Yet the family has been the most universal agency of social welfare in history. Jesus said: "Suppose ye that I am come to give peace on earth? I tell you, Nay; but rather division: For from henceforth there shall be five in one house divided, three against two, and two against three. The father shall be divided against the son, and the son against the father; the mother against the daughter, and the daughter against the mother; the mother in law against her daughter in law, and the daughter in law against her mother in law" (Luke 12: 51–53). They could not trust the state, either. "But before all these, they shall lay their hands on you, and persecute you, delivering you up to the synagogues, and into prisons, being brought before kings and rulers for my name's sake" (Luke 21:12). Finally, they could not trust money. "No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon" (Luke 16:13).[9] They would have to trust God. God knew their needs, and He would not abandon them.[10]

Jesus in this passage assured them that God would provide them with the basics: food, shelter, and clothing. What about homes? What about steady employment? Jesus did not mention these. Yet a steady job and a place to call home have been among the most desired assets in history. A piece of ground with trees and vines had eschatological implications for Israel.

> But in the last days it shall come to pass, that the mountain of the house of the LORD shall be established in the top of the mountains, and it shall be exalted above the hills; and people shall flow unto it. And many nations shall come, and say, Come, and let us go up to the mountain of the LORD, and to the house of the God of Jacob; and he will teach us of his ways, and we will walk in his paths: for the law shall go forth of Zion, and the word of the LORD from Jerusalem. And he shall judge among many people, and rebuke strong nations afar off; and they shall beat their swords into plowshares, and their spears into pruninghooks: nation shall not lift up a sword against nation, neither shall they learn war any more. But they shall sit every man under his vine and under his fig tree; and none shall make them afraid: for the mouth of the LORD of hosts hath spoken it (Micah 4:1–4).[11]

The idea of coming home is basic to eschatology (Rev. 21; 22). It is also basic to building a civilization.

9. Chapter 39.

10. Chapter 24.

11. Gary North, *Restoration and Dominion: An Economic Commentary on the Prophets* (Dallas, Georgia: Point Five Press, 2012), ch. 26.

How can people exercise dominion as wandering nomads? Only marginally. Yet Jesus had no home. "And Jesus said unto him, Foxes have holes, and birds of the air have nests; but the Son of man hath not where to lay his head" (Luke 9:58). He did not live long enough to buy one. He called His disciples to a life of wandering.[12] He knew that there was no hope for Old Covenant Israel.[13] Nowhere in Scripture is this made any clearer than in Luke's Gospel. In a passage that appears only in Luke, we read: "And when ye shall see Jerusalem compassed with armies, then know that the desolation thereof is nigh. Then let them which are in Judaea flee to the mountains; and let them which are in the midst of it depart out; and let not them that are in the countries enter thereinto. For these be the days of vengeance, that all things which are written may be fulfilled. But woe unto them that are with child, and to them that give suck, in those days! for there shall be great distress in the land, and wrath upon this people. And they shall fall by the edge of the sword, and shall be led away captive into all nations: and Jerusalem shall be trodden down of the Gentiles, until the times of the Gentiles be fulfilled" (Luke 21:20–24). The disciples could trust God to deliver the church from this eschatological event for Old Covenant Israel, which He did. Jesus told His followers that bad days lay ahead for national Israel, but not for the church. The persecution of the church would be a temporary phenomenon. The destruction of Old Covenant Israel would be permanent.[14]

2. History and Eternity

Jesus warned His disciples not to put their faith in anything rooted in history. This is always good advice, but especially in His era. History was about to take an unexpected turn. A new world order was coming into existence through Christ's ministry: the fifth and final kingdom prophesied by Daniel. "And in the days of these kings shall the God of heaven set up a kingdom, which shall never be destroyed: and the kingdom shall not be left to other people, but it shall break in pieces and consume all these kingdoms, and it shall stand for ever" (Dan. 2:44). Jesus promised that God would soon give this kingdom to the disciples and their covenantal heirs. It would be taken from the Jews, Jesus had told the Pharisees. "Therefore say I unto you,

12. Chapter 20.
13. Chapter 2.
14. David Chilton, *The Days of Vengeance: An Exposition of the Book of Revelation* (Ft. Worth, Texas: Dominion Press, 1987).

The kingdom of God shall be taken from you, and given to a nation bringing forth the fruits thereof" (Matt. 21:43).

Jesus told His disciples that *history is transformed by eternity*. The way for covenant-keepers to shape history is to abandon any faith in history as the source of permanence. His people must be *in* history, but they must not be *of* history. It took great faith to believe this message. It took even greater faith to act in terms of it. It still does.

The kingdom of God is visibly manifested in history. What will be true in eternity is reflected in history. As surely as the creation testifies to the Creator (Rom. 1:20) , so will history progressively testify to the final victory of Jesus Christ in eternity. Christ's victory at the end of time will not be a great reversal of His covenantal representatives' failure in history. They will not fail.[15] This is because His victory was attained in history (Matt. 28:18–20), reversing Satan's victory over Adam, which also took place in history. *The war for eternity is conducted primarily on earth and in history*.

There are many promises in the Bible that deal with the positive transformation of civilization. Some of these involve inheritance, which is the fifth point of the biblical covenant model.[16]

> What man is he that feareth the LORD? him shall he teach in the way that he shall choose. His soul shall dwell at ease; and his seed shall inherit the earth (Ps. 25:12–13).
>
> For evildoers shall be cut off: but those that wait upon the LORD, they shall inherit the earth (Ps. 37:9).
>
> But the meek shall inherit the earth; and shall delight themselves in the abundance of peace (Ps. 37:11).

C. Jesus on the Covenant's Sanctions

Jesus reaffirmed this promise in the Sermon on the Mount. "Blessed are the meek: for they shall inherit the earth" (Matt. 5:5). In the Mosaic Covenant, this inheritance was promised by God as a blessing in response to men's corporate covenantal obedience to His Bible-revealed law. "And it shall come to pass, if thou shalt hearken diligently unto the voice of the LORD thy God, to observe and to do all his commandments which I command thee this day, that the LORD thy

15. Kenneth L. Gentry, Jr., *He Shall Have Dominion: A Postmillennial Eschatology*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1992] 1997).

16. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 5. North, *Inheritance and Dominion*.

God will set thee on high above all nations of the earth: And all these blessings shall come on thee, and overtake thee, if thou shalt hearken unto the voice of the LORD thy God" (Deut. 28:1–2).

Jesus did not cite this passage, nor did He discuss the relationship between corporate obedience and external wealth. He rejected tangible wealth as an ideal of holy living. This requires an explanation. Did He break with the Old Covenant law and its divine sanctions in history? If so, why did He say that the meek will inherit the earth? That was an Old Covenant promise. But if He did not break with the Old Covenant, why did He reject the ideal of great wealth as a blessing of God and therefore a tool of dominion in history?

I offer two answers. First, Jesus' doctrine of eternal sanctions significantly modified the Old Covenant. *The Old Covenant had offered no doctrine of eternal sanctions*. Reaping and sowing were perceived as exclusively historical. Eliphaz testified to Job, "Even as I have seen, they that plow iniquity, and sow wickedness, reap the same" (Job 4:8). The Old Covenant's relationship between plowing and reaping was visible and therefore historical. More than this: it was exclusively historical. The biblical doctrine of eternal sanctions was introduced by Jesus. Jesus warned of hell for covenant-breakers who live in luxury in this life, and offered hope of heaven to covenant-keepers who live in poverty.[17] Paul subsequently applied the reap-sow relationship to history-eternity. "Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap. For he that soweth to his flesh shall of the flesh reap corruption; but he that soweth to the Spirit shall of the Spirit reap life everlasting" (Gal. 6:7–8).

Second, *Jesus emphasized the addictive power of riches*. The worship of mammon is the worship of "more for me in history." Men can never attain enough for themselves when they pursue the accumulation of more. They can never gain peace when they want more. Paul's warning was an extension of Jesus' teaching. "But godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment let us be therewith content. But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows. But thou, O man of God, flee these things; and follow after righteousness, god-

17. Chapter 40.

liness, faith, love, patience, meekness. Fight the good fight of faith, lay hold on eternal life, whereunto thou art also called, and hast professed a good profession before many witnesses" (I Tim. 6:6–12).[18]

Paul said he had learned to be content with whatever his circumstances were. "Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content. I know both how to be abased, and I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need" (Phil. 4:11–12).[19] *This contented state of mind is given by God to very few people*. This same resting in faith is what Jesus recommended. It is the essence of trusting God. Hebrews 4:1–11 is the supreme New Testament passage on the rest promised to God's people. This rest is three-fold: definitive, progressive, and final. A fundamental aspect of progressive sanctification in history is progressive emotional rest.

D. Wealth and Dominion

In the Mosaic Covenant, national wealth was a tool of God's dominion. "And the LORD shall make thee plenteous in goods, in the fruit of thy body, and in the fruit of thy cattle, and in the fruit of thy ground, in the land which the LORD sware unto thy fathers to give thee. The LORD shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and thou shalt not borrow. And the LORD shall make thee the head, and not the tail; and thou shalt be above only, and thou shalt not be beneath; if that thou hearken unto the commandments of the LORD thy God, which I command thee this day, to observe and to do them" (Deut. 28:11–13).[20]

The gospels do not record that Jesus ever referred to this passage, nor did He recommend anything like this economic approach to dominion. He was launching a new organization, the church. He said that the church was about to inherit God's kingdom. Did His silence on the economic promises of God's covenantal law mean that the kingdom of God would be stripped of economic success in the New Testament era? To answer this, we must consider when and where His disciples lived.

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18. Gary North, *Hierarchy and Dominion: An Economic Commentary on First Timothy*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), ch. 10.

19. Gary North, *Ethics and Dominion: An Economic Commentary on the Epistles* (Dallas, Georgia: Point Five Press, 2012), ch. 23.

20. North, *Inheritance and Dominion*, chaps. 68, 69.

The Old Covenant ended forever in A.D. 70.[21] Did this include the Old Covenant's command to exercise dominion? On the contrary: "And Jesus came and spake unto them, saying, All power is given unto me in heaven and in earth. Go ye therefore, and teach all nations, baptizing them in the name of the Father, and of the Son, and of the Holy Ghost: Teaching them to observe all things whatsoever I have commanded you: and, lo, I am with you alway, even unto the end of the world. Amen" (Matt. 28:18–20). What are the tools of dominion? God's Bible-revealed law.[22] To these laws are attached supernatural corporate sanctions. Positive corporate sanctions include an increase in national wealth. This does not mean that these judicial tools are sufficient. They are not. Grace is required to empower covenant-keepers to use the tool of biblical law effectively.

Did Jesus announce a new way to dominion? To the disciples, He did. This new way is *sacrificial economic service to God*. A man must be rich toward God. "But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided? So is he that layeth up treasure for himself, and is not rich toward God" (Luke 12:20–21).[23] It involves charity.[24] "Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth" (Luke 12:33). But does the recommendation of voluntary poverty apply to all of Jesus' disciples throughout history? The church has always said no. Sects and monastic orders have occasionally adopted the lifestyle recommended to the apostles, but these have always been small fringe groups. In the case of medieval monastic orders, they kept getting rich because of their thrift and discipline. This led to a series of monastic reform movements that called the members back to the founders' vows of poverty. Christianity has the effect of increasing the wealth of its adherents as they bring themselves progressively under the discipline of Christ. This is consistent with the Mosaic economy.

Jesus called the apostles into missionary service.[25] Not every person is called to be a missionary. Some people are called to support missionaries financially. This usually requires a stream of income. A

21. Chilton, *Days of Vengeance*.

22. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 3, *Tools of Dominion* (1990).

23. Chapter 25.

24. Chapter 10.

25. Chapter 26.

stream of income requires a job or investment capital. Investment capital is accumulated wealth. This, Jesus promised: "Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again" (Luke 6:38).[26]

E. Missions and Wealth

Middle-class comfort is the biblical economic ideal. "Remove far from me vanity and lies: give me neither poverty nor riches; feed me with food convenient for me: Lest I be full, and deny thee, and say, Who is the LORD? or lest I be poor, and steal, and take the name of my God in vain" (Prov. 30:8–9).[27] The means for the world's masses to achieve middle-class wealth is steady compound economic growth over centuries. Until the advent of free market capitalism in the Christian West, there was no known way to achieve long-term economic growth. The concept of permanent economic growth did not exist prior to the seventeenth century.

Missionaries bring the gospel, along with its rules against theft, covetousness, and envy. This is the first step historically on the pathway to permanent middle-class wealth for the masses of a society. It took seventeen centuries for this aspect of the gospel to become institutionalized.

As part of the church's initial missionary venture, Jesus called on his disciples to sell their goods and give to the poor. I argue that this command was historically conditioned. It is not a universal command. The church has assumed this view through most of its history.

Jesus did not tell His disciples to burn their goods and follow Him. He told them to sell their goods, give the money to the poor, and follow Him. This raises a key question regarding the universal application of this command: How is it possible for all of Jesus' followers to obey it if their numbers increase through time? It would be impossible for all rich men to follow Jesus' command to sell their goods and give to the poor. Sellers need buyers. The primary wealth-defining asset of the rich is their capital. When they sell their capital, they transfer the primary source of their income to the buyers. The buyers remain rich: owners of future income streams. Someone must own

26. Chapter 11.

27. Gary North, *Wisdom and Dominion: An Economic Commentary on Proverbs* (Dallas, Georgia: Point Five Press, [2007] 2012), ch. 85.

these income streams. Therefore, *somebody in every society must be rich*. The rich we will always have with us.

This raises a crucial eschatological question. Which group, covenant-keepers or covenant-breakers, will be in control of most of the world's wealth when Christ comes in final judgment? The Bible is clear on this point: covenant-keepers. "For evildoers shall be cut off: but those that wait upon the LORD, they shall inherit the earth" (Ps. 37:9). But covenant-keepers cannot inherit the earth if, one by one, they sell their capital to covenant-breakers, and then give their money to the poor, thereby disinheriting their children. Their lawful inheritance would be transferred to covenant-breakers. Wealth would then compound for covenant-breakers. The wealth of the righteous would flow to sinners. This is contrary to Scripture. "A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just" (Prov. 13:22).[28] Conclusion: Jesus did not intend for this command to become permanent.

Jesus gave this command to a small group. He called them a little flock. This command makes less and less sense, the larger the flock becomes. The Great Commission is the great missionary venture. "Go ye therefore, and teach all nations, baptizing them in the name of the Father, and of the Son, and of the Holy Ghost: Teaching them to observe all things whatsoever I have commanded you" (Matt. 28:19–20a). The stated goal is to convert all nations and bring them to comprehensive obedience to God.[29] But when this goal is achieved, covenant-keepers would have to sell their goods to other covenant-keepers. This would make the command impossible for every covenant-keeper to obey.

This command was temporary. *The more successful the Christian missionary venture is, the less relevant this command becomes*. As the proportion of Christians rises in the population, it becomes increasingly difficult for Christians to obey the command. As the kingdom of God in history progressively approaches the ideal of the kingdom of God in eternity, the number of potential covenant-breaking buyers decreases in relation to potential covenant-keeping sellers.

The command for Christians to decapitalize themselves for the sake of the poor is not universal. It was a temporary strategy for the first wave of missionary activity. *Its primary goal was to screen out the less*

28. North, *Wisdom and Dominion*, ch. 41.

29. Kenneth L. Gentry, *The Greatness of the Great Commission: The Christian Enterprise in a Fallen World* (Tyler, Texas: Institute for Christian Economics, 1990).

committed followers of Jesus. Its primary goal was not to help large numbers of poor people. There were not a sufficient number of disciples to help large numbers of poor people.

The most effective way to help the poor, long term, is to enable them to increase their productivity. With greater productivity, they earn larger incomes. For the poor, the beneficial effects of charity are individual and temporary. To raise the largest number of people out of poverty, the richest 20% of the population must invest in tools that the poor can use to increase their productivity. This is free market capitalism's way to greater per capita wealth: for both the rich and the poor.[30]

F. Success and Success Indicators

Great wealth is pictured in Luke's Gospel as a source of great cares. It is pictured in Matthew as deceitful (Matt. 13:22).[31] Jesus made it clear that *the care and feeding of earthly riches is a spiritually risky calling*. Does this mean that Christians should never seek earthly riches? Yes. Does it mean that Christian should never get rich? No. Becoming rich and seeking to become rich can be two different things, although they seldom are. A person may inherit a fortune. He may discover some way to please many customers, who pay him well to keep on pleasing them. He may be the owner of land on which treasure is discovered. But he is not to seek great wealth. Christ was clear about this.

1. The Quest for Riches

Nevertheless, the quest for riches motivates many men. They seek ways to gain wealth by serving customers better. Their goal is not to serve men for the sake of serving them. It is to serve them in order to get paid. He who seeks something of value from another person usually must offer something of value to him in exchange. He must appeal to the other person's self-interest. This view of wealth accumulation was made famous in Adam Smith's *Wealth of Nations* (1776). In contrast, Jesus told the Pharisee who held the feast for his peers on the sabbath that this was not the way to act. Instead, He said, invite those who are not able to repay you, and thereby gain a reward in eternity (Luke 14:14).3[32]

Jesus taught that earthly wealth should be given away, for this is

30. Chapter 16.
31. North, *Priorities and Dominion*, ch. 28.
32. Chapter 34.

the way of heavenly wealth accumulation. But it is also the way of wealth accumulation in history. "There is [he] that scattereth, and yet increaseth; and there is [he] that withholdeth more than is meet [fit], but it tendeth to poverty. The liberal soul shall be made fat: and he that watereth shall be watered also himself" (Prov. 11:24–25).[33] The question is: How much of a Christian's earthly wealth should he give away? At least 10%, Jesus taught.[34] Beyond this, Jesus gave no universal answer. What appears to be a universal answer in this passage is an illusion, as we shall see.

Two separate allocation issues are involved in the practice of accumulating riches. The first is the issue of *earthly wealth vs. heavenly wealth*. This is the issue that Jesus dealt with continually. The second is the issue of accumulating either *success* or *success indicators*. The second issue is not well understood. It is possible to gain success indicators and reap failure. This error in choosing which to pursue is encapsulated in Jesus' account of the final judgment: "Many will say to me in that day, Lord, Lord, have we not prophesied in thy name? and in thy name have cast out devils? and in thy name done many wonderful works? And then will I profess unto them, I never knew you: depart from me, ye that work iniquity" (Matt. 7:22–23). Another New Testament example: casting out demons was a publicly visible activity. It was thought to indicate spiritual success. The disciples surely thought it was. "After these things the Lord appointed other seventy also, and sent them two and two before his face into every city and place, whither he himself would come. . . . And the seventy returned again with joy, saying, Lord, even the devils are subject unto us through thy name" (Luke 10:1, 17). Jesus warned them that this was not enough. "Notwithstanding in this rejoice not, that the spirits are subject unto you; but rather rejoice, because your names are written in heaven" (Luke 10:20).

The pursuit of an economic success indicator as a goal in itself rather than as a means of improving the level of service that produces economic success is spiritually suicidal. "And when Simon saw that through laying on of the apostles' hands the Holy Ghost was given, he offered them money, Saying, Give me also this power, that on whomsoever I lay hands, he may receive the Holy Ghost. But Peter said unto him, Thy money perish with thee, because thou hast thought that the gift of God may be purchased with money. Thou

33. North, *Wisdom and Dominion*, ch. 32.
34. Chapter 23.

hast neither part nor lot in this matter: for thy heart is not right in the sight of God" (Acts 8:18–21).

2. The Temptation of Substitution

Men are tempted to substitute the pursuit of success indicators rather than actual success, which is based on effective service. A student may pursue high grades at the expense of learning. He masters the techniques of cramming for exams, but he does not spend enough time to internalize the material, making it part of his thinking, which is what the official goal of education is. Worse; he may cheat to get better grades. A politician may pursue votes rather than pursuing justice. But the proper goal of civil government is justice. Worse; he may take bribes to fill up his campaign fund. A businessman may pursue money at the expense of producing a better product or service, but the goal of business is to serve customers. Worse; he may cheat his customers in order to increase his profits. *There is always tension between success and visible success indicators*. Sometimes this temptation moves from bad motivation to bad ethics.

Jesus told His followers to extend His kingdom. He made it clear that the success indicator of great wealth is not to be substituted for faithful service. The Old Covenant had connected the success indicator of national riches with national covenantal obedience, i.e., faithful service to God. Jesus kept warning His followers that there is more to success in life than riches. Riches, in fact, are a constant threat to success because they are so widely defined as success. Yet Jesus promised wealth to His obedient followers (Luke 6:38).[35]

Jesus knew men's hearts. He knew how easily that men can be sidetracked from their individual dominion tasks by the pursuit of success indicators. His doctrine of final sanctions announced a new success indicator: heavenly treasure. The Old Covenant had not mentioned final sanctions: heaven and hell. Jesus shifted the emphasis of His discussion of *success indicators* from history to eternity. Jesus shifted the emphasis of His discussion of *wealth* from history to eternity. He did not abandon the idea of dominion in history. He also did not abandon the promise of earthly inheritance.[36] What He did was to announce a new success indicator: heavenly treasure.

Jesus did not revoke the Old Covenant's doctrine of kingdom inheritance. Inheritance is an inescapable concept. It is never a ques-

35. Chapter 11.
36. Chapter 36.

tion of inheritance vs. no inheritance. It is always a question of whose inheritance. Will Satan inherit in history, or will Christ? Because Satan and Christ dwell in a realm beyond history, this is another way of asking: Will Satan's representative agents inherit world civilization, or will Christ's? *Jesus taught that those who are meek before God will inherit. This is what the Old Covenant had also taught*. Jesus did not break with the Old Covenant on this point.

Covenant-keepers are to extend God's kingdom in history. As with any corporate project, there are personal success indicators. What is unique about the personal success indicators in this corporate project is this: they constitute the actual successes. Paul wrote: "But the fruit of the Spirit is love, joy, peace, longsuffering, gentleness, goodness, faith, Meekness, temperance: against such there is no law" (Gal. 5: 22–23). Peter wrote: "And beside this, giving all diligence, add to your faith virtue; and to virtue knowledge; And to knowledge temperance; and to temperance patience; and to patience godliness; And to godliness brotherly kindness; and to brotherly kindness charity. For if these things be in you, and abound, they make you that ye shall neither be barren nor unfruitful in the knowledge of our Lord Jesus Christ. But he that lacketh these things is blind, and cannot see afar off, and hath forgotten that he was purged from his old sins. Wherefore the rather, brethren, give diligence to make your calling and election sure: for if ye do these things, ye shall never fall: For so an entrance shall be ministered unto you abundantly into the everlasting kingdom of our Lord and Saviour Jesus Christ" (II Peter 1:5–11).

G. Wealth Exchange: Temporal vs. Eternal

God places a price tag on men's pursuit of earthly capital: their non-attainment of equivalent eternal capital. This exchange system is inescapable. Jesus told His disciples to choose eternal treasure, which is safe, in preference to temporal treasure, which is not safe. Eternal treasure is stored where thieves cannot break in. We might also say that its market price cannot fall.

Price theory teaches that the continuing cost of owning item A is forfeiting the use of item B, which the owner could buy with the money he could gain by selling item A. Day by day, the owner of item A does without item B. The economist says that item B is the next highest item on the owner's value scale. Jesus said that the heavenly wealth is worth more than temporal wealth. So, by hanging on to temporal—and therefore temporary—wealth, a covenant-keeper is

forfeiting permanent ownership of a higher value asset. He is sacrificing the greater for the sake of the lesser. This is unwise, Jesus said.

Is there any legitimate kingdom function for great temporal wealth? Yes. It provides an income stream that can be used to fund kingdom projects. The *income* generated by the asset is *exchanged piecemeal* for eternal wealth. Instead of a one-time exchange, the owner of a capital asset retains ownership for the sake of future kingdom projects. The risk here is that the owner may lose his enthusiasm for funding kingdom projects. He may become addicted to the income generated by his capital. Or his heirs may not share his commitment.

A parent accumulates wealth for his children and grandchildren. "A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just" (Prov. 13:22).[37] But he must also train his heirs in the proper administration of the inheritance. "An inheritance may be gotten hastily at the beginning; but the end thereof shall not be blessed" (Prov. 20:21).[38] *The inheritance is supposed to enable the heirs to continue building God's kingdom*. So, capital can sometimes remain a tool of dominion. But very few large family inheritances survive long term, and fewer still continue to finance God's kingdom. Either the inheritance is dissipated or else the faith of the heirs changes. To keep an inheritance intact, the heirs must remain productive. This is rare. The other alternative is primogeniture: eldest son inherits everything. This is unbiblical. Younger sons should inherit their portion. "If a man have two wives, one beloved, and another hated, and they have born him children, both the beloved and the hated; and if the firstborn son be hers that was hated: Then it shall be, when he maketh his sons to inherit that which he hath, that he may not make the son of the beloved firstborn before the son of the hated, which is indeed the firstborn: But he shall acknowledge the son of the hated for the firstborn, by giving him a double portion of all that he hath: for he is the beginning of his strength; the right of the firstborn is his" (Deut. 21:15–17).[39]

The money will be spent eventually. While it is under the control of a covenant-keeper, he can allocate it according to God's standards, as he understands them. He cannot be sure how it will be allocated after he dies. He is responsible before God while he is still legally in control. Jesus taught that men should make effective use of their

37. North, *Wisdom and Dominion*, ch. 41.
38. *Ibid.*, ch. 61.
39. North, *Inheritance and Dominion*, ch. 50.

wealth while they still can. This means an exchange of temporal wealth for eternal wealth.

H. Capital Accumulation and Poverty

Capitalism is a system of private ownership that allows people to save and invest. They surrender money—the most marketable commodity—to buy income-generating assets. A capital asset is a tool used by non-owners, including workers, to generate future income, which is why it can generate future income for its owner. With better tools, workers improve their productivity and therefore raise their income.

Free market capitalism is the only historically tested way to increase wealth for all and great wealth for a few. No other economic arrangement has ever achieved compound per capita economic growth for a period of over two centuries. We should by now have learned that if a society does not offer the legal possibility of great wealth for a few people, it cannot achieve middle-class comfort for most people.

In modern society, about 20% of a nation's population owns 75 to 85% of the wealth. This is irrespective of tax laws and other state action. This statistical fact is variously known as Pareto's law or Pareto's rule or the 20-80 rule.[40] This fact presents Christian theologians and social theorists with a major dilemma. So far, the only demonstrated way for a society to achieve the Bible's economic goal of middle-class wealth for a large majority of people is its adoption of free market capitalism. This goal is achieved through personally self-interested actions that are motivated by the quest for increased wealth. This seems incompatible with Jesus' recommended way of righteousness for covenant-keepers. If a society seeks to achieve the middle-class blessings of Proverb 30:8–9, how can it do this without violating Jesus' rule against the quest for individual wealth accumulation? If the answer is, "it can't," then this seems to require the exclusion of Christians from entering the ranks of the rich. But this would close off the spread of the gospel to 20% of the nation's population: the rich, who own 80% of the wealth.

If all Christians should ever decide to obey Jesus' command about selling their goods and giving the money to the poor, the world's primary wealth-owners could never be Christians. Either rich Christians would have to become poor, or else poor Christians could never become rich. But power and influence follow wealth. This means that *in*

40. Chapter 13.

a world of wealth-abandoning Christians, covenant-breakers would permanently dominate law-making. They would support non-Christian politicians and non-biblical laws. That which is generally the case today in politics would become permanent. How could covenant-keepers ever overcome the systematic resistance of the rich in the extension of God's kingdom in history?

Jesus said that rich men only rarely enter God's kingdom. Will this be true throughout history? If Jesus' repeated warnings against wealth accumulation are valid for all times and all places, then Christians face a dilemma: either Pareto's 20-80 income distribution rule is temporary, or else Christians must fail in their earthly efforts to replace Satan's kingdom with God's.

I. Eschatology

Here, we come to eschatology. Sooner or later, we must. Eschatology matters. It is part of the biblical covenant model.[41] There are three views: premillennialism, amillennialism, and postmillennialism. They all refer to the timing of the bodily return of Jesus Christ: before Jesus' in-person earthly victory era (premillennialism), after Satan's kingdom victory era (amillennialism), or after Christianity's earthly victory era (postmillennialism). Each view of the future of God's kingdom on earth has specific approaches to social theory. These approaches are not compatible because their underlying eschatologies are not compatible.[42]

Premillennialists are silent about the details of Christ's millennial reign after His bodily return. All that we are told is that prior to Christ's bodily return to set up a one-world civil government, Christianity will fail to overcome anti-Christianity's control of this world. Amillennialism teaches that Christians will not defeat non-Christians in their competition to extend their respective kingdoms in history. Both of these eschatological views are consistent with Jesus' command to surrender earthly wealth today for eternal wealth. The rich will reject the gospel anyway. So, Christians must not seek or expect great wealth.

Because premillennialists and amillennialists do not publicly present a developed, self-consciously biblical economic theory, they do not tell us whether Christians should expect poverty or middle-class

41. Sutton, *That You May Prosper*, ch. 5.

42. Gary North, *Millennialism and Social Theory* (Tyler, Texas: Institute for Christian Economics, 1990).

living. They also do not discuss Pareto's rule of income distribution. Then what do they preach regarding economic success? Premillennial and amillennial pastors in the West do not preach a message of perpetual poverty, either as an ideal or an eschatological necessity. Most of them may preach political and cultural impotence, but they do not preach poverty as an ideal. They may tell their followers to be content with political and cultural impotence, but they do not tell them to be content with poverty. *Pastors do not want their own income to be dependent on the donations of poor people*.

Postmillennialism teaches that the Great Commission will be successful in history.[43] Jesus Christ will exercise worldwide dominion through the cultural and institutional success of His people prior to His second coming.[44] So, postmillennialism must implicitly assume either (1) that Pareto's 20-80 wealth distribution phenomenon is temporary, or (2) that covenant-keepers will eventually gain sufficient spiritual wisdom and self-control to enable them to accumulate tangible wealth safely. How will this wealth accumulation take place? First, the rich will be brought to saving faith. Second, covenantal faithfulness will produce personal riches. The poor will become less poor because of capital accumulation by covenant-keepers.[45]

Should postmillennialists accept the conclusion that Jesus' warnings against owning great wealth were temporary? Were these warnings confined to His day, when He was calling His followers into missionary service? Were these warnings confined to missionary periods, before the gospel takes root in a targeted society?[46] I see no alternative: the answer to all three questions is *yes*. Two facts have led me to this conclusion. *First*, postmillennialism forecasts the successful spread of the gospel worldwide, which will be followed by the transformation of civilization, including long-term per capita economic growth. When a society obeys God's law, men's individual efforts will prosper. *Postmillennialism implies that no income group is permanently beyond the work of the gospel*. Postmillennialism therefore implies that the eye of the needle will eventually become quite large. *Second*, capitalism implies that the rich we will always have with us. The biblical standard of middle-class wealth can be achieved socially, as far as we know today, only by allowing entrepreneurs to become rich—a

43. Gentry, *Greatness of the Great Commission*.
44. Gentry, *He Shall Have Dominion*.
45. Chapter 16.
46. Chapter 26.

rich minority. My conclusion is that Jesus' warning against temporal wealth accumulation by His followers was historically grounded, i.e., temporary.

Covenant-keepers are not to seek riches without designating in advance specific kingdom goals for these hoped-for riches. They must recognize in advance that the cost of achieving any goal through riches is the accumulation of cares. They must count the cost.[47] They are not to adopt the religion of mammon: "more for me in history."

If I am incorrect about the temporary nature of Christ's command to adopt poverty for the sake of the kingdom, then my critics have a responsibility to show how it is that a society can achieve widespread middle-class wealth and also obey Christ's warning against accumulating riches, i.e., capital. If middle-class wealth is a valid goal for a Christian society, which Proverbs says it is, then how is it that a society's only known means of attaining this goal are immoral, or at least highly dangerous to the soul? The only historically verified way for a society to attain the goal of widespread middle-class wealth is by successful entrepreneurship, coupled with thrift by the wealthiest 20% of the population. (Charity to the poor is added by the Bible.)

Is entrepreneurship a morally dangerous act? The answer depends on the motivation of the entrepreneur. Is he seeking to accumulate earthly riches, or is he seeking to serve customers?

J. Entrepreneurship and Customer Service

Free market economic theory teaches that the only predictable way for a society to increase its per capita wealth is by allowing entrepreneurs to serve customers through open competition: entrepreneurs vs. entrepreneurs, customers vs. customers. Economists like to say that the customer is sovereign. Actually, only God is sovereign. Economists should say that the customer possesses *delegated economic authority*. Customers determine the success or failure of entrepreneurial ventures because customers possess the most marketable economic good: money. The customer has a wider range of choice than the producer does because he owns money. The producer has a much narrower range of choices: ownership of specialized goods offered for sale in a narrow market. He seeks money in exchange for his goods in order to increase his range of choices. The seller of goods does not possess final economic authority except in rare cases, such as the

47. Chapter 35.

Pharaoh during the famine (Gen. 47). Even this case is not a good example, for the Pharaoh had used the monopolistic power of the state to accumulate the grain that gave him this final economic authority.

Free market capitalism is an economic system based on the private ownership of property. Customers have the dominant economic position in such a system. They have money, and once they have paid their taxes, they are not compelled by law to spend their money in any particular way. Producers must persuade customers to buy from them. *The way to wealth under capitalism is service to customers*. The successful entrepreneur increases his wealth by serving customers more effectively than his competitors do. He may legally accumulate great personal wealth, but he can keep it only by continuing to serve customers more efficiently than his competition. The free market system rewards customers by allowing customers to reward entrepreneurs.

Free market economists, who today are almost always humanists, use analytical tools that do not invoke the supernatural. For that matter, so do most Christian economists. Economists almost always present the case for capitalism in terms of service to customers. Adam Smith began this tradition.[48] Austrian School economists and those Chicago School economists who adopt Frank H. Knight's theory of profit[49] regard all profit as a residual. So do those Austrian School economists who accept Ludwig von Mises' theory of entrepreneurship.[50] Profits are the result of dealing successfully with market uncertainty, which by definition is statistically unpredictable, in contrast to risk.

The motivation of every entrepreneur, as with the motivation of every customer, is the same, as far as the economist is concerned: to improve his condition. The entrepreneur seeks to exchange one set of conditions for another. The free market economist argues that a society that seeks per capita economic growth should seek ways to lower transaction costs in economic exchanges. The crucial element for lowering the transaction costs of men's voluntary exchanges is a legal system that allows open entry and competition: customers vs. customers, entrepreneurs vs. entrepreneurs.

Service to customers is the free market's way for an entrepreneur to achieve his goal of gaining an above-market rate of return on his

48. Gary North, *Hierarchy and Dominion: An Economic Commentary on First Timothy*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), Appendix C.

49. Frank Knight, *Risk, Uncertainty and Profit* (Boston: Houghton Mifflin, 1921).

50. Ludwig von Mises, *Human Action: A Treatise on Economics* (New Haven, Connecticut: Yale University Press, 1949), ch. 15.

investment of time and capital, whatever his profit (if any) will be used for. The tools of economic analysis apply to all entrepreneurs, irrespective of their personal motivation. What interests the economist is the means of entrepreneurial profits: delivering superior services to customers in an uncertain world.

Jesus said that His followers should not seek great tangible wealth. He did not say that His followers should not seek to serve customers more efficiently. He did not say that they should not become entrepreneurs. What He warned against was mammon: the service of oneself. Mammon is the goal of "more for me in history."

The motivation of a covenant-breaking entrepreneur is "more for me in history." He serves mammon, the god of earthly self-interest. His means of achieving his goal is service to customers. *The sole motivation of the covenant-keeping entrepreneur should be service to God. He achieves his goal by serving the customer*. If he is successful, he can give more to the church (tithe) and more to the poor (offerings). The means is the same in both cases: serving customers.

Because earthly treasure should be exchanged systematically for heavenly treasure, the New Testament covenant-keeper has a very difficult spiritual task—far more difficult than the Old Covenant saint's task. He must allocate his capital between the temporal and the eternal, but he must also allocate it between the present and the future in history. This is the covenantal issue of inheritance: his own eternal inheritance and his heirs' earthly inheritance. Inheritance is an eschatological issue.

He should begin with this view of God's providence: "And seek not ye what ye shall eat, or what ye shall drink, neither be ye of doubtful mind. For all these things do the nations of the world seek after: and your Father knoweth that ye have need of these things. But rather seek ye the kingdom of God; and all these things shall be added unto you" (Luke 12:29–31).[51] A covenant-keeper's necessities will be taken care of by God, one way or another. This reduces his future risk. Once he intellectually and emotionally acknowledges this lower risk, he can more accurately decide what to do with his wealth. Perhaps he will decide to make an immediate exchange of temporal wealth for heavenly wealth. "Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth" (Luke 12:33). This builds up his eternal inheritance. He should also begin to teach

51. Chapter 26.

his children to be covenant-keepers, in preparation for their earthly inheritance.[52] "And thou shalt love the LORD thy God with all thine heart, and with all thy soul, and with all thy might. And these words, which I command thee this day, shall be in thine heart: And thou shalt teach them diligently unto thy children, and shalt talk of them when thou sittest in thine house, and when thou walkest by the way, and when thou liest down, and when thou risest up" (Deut. 6: 5–7). Jesus quoted the introductory words of this passage: "Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy strength, and with all thy mind; and thy neighbour as thyself" (Luke 10:27). The disciples would have known its Old Covenant context.

Jesus *modified* the Old Covenant's covenantal relationship between corporate obedience and corporate wealth. He did so by adding another dimension: *eternity*. Wealth-allocation decisions by covenant-keepers must now take into account their personal inheritance beyond the grave in heaven, as well as their covenantal heirs' inheritance beyond the grave in history. Jesus strongly recommended the laying up of personal treasure in heaven. By building up the kingdom of God in history through sacrificial giving, a covenant-keeper builds up his personal inheritance in heaven. Jesus tied the covenant-keeper's personal inheritance in heaven to the church's inheritance of the kingdom in history. He told the apostles to sell fearlessly everything that they owned. "Fear not, little flock; for it is your Father's good pleasure to give you the kingdom" (Luke 12:32).

By announcing the existence of an eternal inheritance and also the terms of exchange, Jesus modified the Mosaic Covenant's view of capital accumulation. The Mosaic Covenant had recommended the accumulation of earthly wealth, but it had presented the way to great national wealth as obedience to biblical law. Jesus recommended the accumulation of heavenly wealth at the expense of great earthly wealth. He did this at the beginning of the church's mission. He did not lay down a new economic law for Christian society that was at odds with the Mosaic law. He was the co-author of the Mosaic law.

Conclusion

Biblical economic theory as I define it rests on the doctrine of the covenant: the absolute sovereignty of a trinitarian God, the delegated authority of mankind over nature, the law of God as the primary tool

52. North, *Inheritance and Dominion*, ch. 15.

of dominion, the predictable sanctions of God in time and eternity, and the historical expansion of the kingdom of God in response to God's historical sanctions. Biblical economics is at bottom different from humanistic economics, both free market and socialist.

Free market theorists pretend not to be covenantal but rather contractual, yet free market economics is deeply covenantal. Free market economics places the sovereign individual in God's place. It teaches that the individual is legally sovereign. As to why he is sovereign, there is debate. The main line of argument stems from John Locke: *individual self-ownership*. Next, a self-owning individual establishes a valid legal claim to property—somehow. He owns property, especially his labor, but also money, which is the most marketable commodity. Money gives him *economic sovereignty*, as contrasted with legal sovereignty. But there is an unsolved problem. Somebody in this theoretical system must legally hold the biggest gun: the means of finally settling disputes. Theorists divide over who lawfully holds it.

So much for point one of the free market covenant model. Two, hierarchies are formed contractually. Members report back to (up to) those who founded them or their legal successors. A hierarchy possesses *no independent legal authority* beyond the contract. Three, economic law is a matter of *scarcity and its constraints*, which are overcome through the *contractual division of labor*. Four, the only sanctions that matter analytically are profit and loss. Somehow, objective prices denominated in money can serve individuals and society as valid *representational indicators of subjective value*. Five, economic growth substitutes for the kingdom of God. Lacking in the theory is any agreement on who holds the gun and on what legitimate basis. How are disputes to be settled? Institutionally, anarcho-capitalism cannot prevent the *warlord solution*: one group wins the war for final sovereignty and imposes its will by force, which is the negation of free market theory. In contrast, theorists of limited civil government cannot agree on the moral basis of civil government in a world in which a common moral value scale cannot be shown to exist. Yet one is needed in order to unify sovereign, autonomous individuals.

For socialism, collective mankind possesses original and final sovereignty. The individual does not. This universality of humanity implies a world without national borders. Mankind is therefore responsible to mankind, which means that most men are responsible to an elite, which is an inescapable concept in all hierarchies. Authority is political: political representatives own the big gun. *This is rule by*

committee in the name of the People. There is no such thing as economic law. There is only power. Civil sanctions include physical violence, thought control, imprisonment, and execution. Profit and loss are irrelevant, as is economic theory. The politicized kingdom of man is the final end, except in Marxism, where there is no description of the necessary final resting place for mankind in history.

Biblical economics has a different theory of sovereignty, a different theory of hierarchy, a different theory of law, a different theory of causation, and a different goal for both history and eternity. It shares with free market theory a respect for private property (stewardship), customer authority (horizontal service), contracts (individual legal predictability), the rule of law (corporate legal predictability), the division of labor (cooperation), profit and loss (sanctions), and economic growth (the extension of man's rule over nature). But, because of its concept of final sanctions imposed by a sovereign God, biblical economics subordinates economic growth to kingdom growth. It insists that economic growth without judicial respect for *God-mandated, Bible-revealed, non-market covenants* is morally destructive. It subordinates temporal profit and loss to eternal profit and loss. This can be seen most clearly in Jesus' discussion of treasure: temporal *vs*. eternal more often than temporal *and* eternal.

The dividing issue is the issue of sovereignty. Moses warned the Israelites in Deuteronomy 8 against believing that God's blessings came from their hands. He warned them that they would respect the gift and forget the Giver. This would lead to their expulsion from the land, just as it had with the Canaanites (Deut. 8:19–20).[53] Modern man believes that God will not impose such a corporate negative sanction, yet he lives in fear of terrorism. By lowering the cost of technology and by advancing scientific progress, capitalism has provided society with weapons of mass destruction. As the price of these weapons falls as a result of capitalism's productivity, more will be demanded. The technological genie is out of the bottle (or vial). Sin still operates.

Taking this theme of covenantal cause and effect, biblical economists should regard the power of the free market to create wealth as a spiritual threat, just as Jesus said the pursuit of mammon always is. By piling economic blessing after economic blessing onto the denizens of the free market social order, God extends greater responsibility to all. An increase in wealth always brings with it an increase in

53. North, *Inheritance and Dominion*, ch. 23.

responsibility, both to God and society. Owners must decide whose high bid to honor, for others are constantly bidding, or stand ready to bid, for ownership. "Sell it to me! Rent it to me! Donate it to me!" By ignoring anyone's bid, an owner loses the revenue or satisfaction associated with that bid. As the bids multiply due to ever-increasing ownership, the level of responsibility rises. The owner must say no to so many people. I call this horizontal responsibility.

There is also vertical responsibility (Luke 12:48).[54] Every blessing in history is an eternal liability to the covenant-breaker. His debt to God increases day by day. This is not a justification of socialism, with its inescapable inefficiency and reduction of freedom. But it is an acknowledgment of the fact that *there are no free lunches in history*. God's common grace in history becomes special curses to covenant-breakers in eternity. Adam Smith failed to consider this.

In the final economic analysis—really, truly *final—biblical economics subordinates time to eternity*. It does so because it subordinates man's sovereignty to God's.

54. Chapter 28.